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**PAY SATISFACTION, JOB SATISFACTION, ORGANIZATIONAL  
COMMITMENT, AND TURNOVER INTENTION IN TAIWAN  
BANKING: STRUCTURAL EQUATION MODELING**

**DISSERTATION**

**Presented in Partial Fulfillment of the Requirements for the Degree of**

**Doctor of Philosophy**

**Lynn University**

**By**

**Chin-Chih Wang**

**Lynn University**

**2006**

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**PAY SATISFACTION, JOB SATISFACTION, ORGANIZATIONAL  
COMMITMENT, AND TURNOVER INTENTION IN TAIWAN  
BANKING: STRUCTURAL EQUATION MODELING**

Chin-Chih Wang, Ph.D.

Lynn University, 2006

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# **PAY SATISFACTION, JOB SATISFACTION, ORGANIZATIONAL COMMITMENT, AND TURNOVER INTENTION IN TAIWAN BANKING: STRUCTURAL EQUATION MODELING**

**By Chin-Chih Wang**

## **Abstract**

Various investigators have researched voluntary employee turnover intention within both the private and public sectors. However, little is known about employee turnover intention within the domestic private banking industry in Taiwan. This study examined the fundamental theoretical literature and empirical studies related to employee turnover intention among Taiwanese domestic private banking employees.

The relationship among pay satisfaction, job satisfaction, organizational commitment and voluntary employee turnover is an important issue for any organization. Employee turnover as the result of practices within the fields of economics, human resource management, organizational behavior, psychology, and ethics have been examined in this study. This research explored those factors influencing employee turnover intention, and identified areas of future scholarly inquiry. Findings indicated that employee turnover intention is complex. Existing turnover models are unable to comprehensively explain turnover. However, existing turnover theories provide a framework within which to research the topic. Contemporary turnover theories provide valuable information for leaders to use to improve their leadership styles, training procedures, and policies, and are very useful in predicting turnover or decision-making.

The purposes of this study were to explore the relationship among pay satisfaction, job satisfaction, organizational commitment, and turnover intention in the Taiwanese domestic private banking industry; to describe the degrees of pay satisfaction, job

satisfaction, organizational commitment, and turnover intention of entry-level and mid-management branch office employees of Taiwanese domestic private banks and their sociodemographic characteristics; to examine existing pay satisfaction, job satisfaction, organizational commitment, and turnover theories as well as some conflicts between different theories; and to explore whether pay satisfaction plays a critical role in turnover decisions.

Three research questions and 23 hypotheses were developed for this quantitative, non-experimental study. Further, this study adopted an explanatory and correlational survey to answer those questions and hypotheses using descriptive statistics, confirmatory factor analysis, and Structural Equation Modeling (SEM).

Future studies may try to examine related variables in different groups, industries, cultures, or countries, and explore the relationship between employee turnover intention and the actual departure of an employee.

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## **CHAPTER I**

### **INTRODUCTION TO THE STUDY**

#### **Introduction and Background to the Problem**

Employee turnover is a significant issue in any organization. For example, a number of assembly plants in Northern Mexico reported turnover ranging from 120% to 150% annually. Managers face major challenges, including building an appropriate managerial relationship and developing and maintaining organizational commitment among workers (Chinen & Enomoto, 2004). Hillmer, Hillmer, and McRoberts (2004) conducted a study on the costs of employee turnover based on data from an existing call center with a 60% annual turnover level. The findings were alarming: the cost of turnover is approximately a year's salary for each vacant position. For the small call center in the study, the total cost was over \$400,000 annually. Employee turnover results in the loss of not only financial and human capital, but also accumulated knowledge. When employees leave, they take knowledge with them (Droege & Hoobler, 2003).

In Taiwan, the banking industry faces the same problem of high turnover costs as do industries in Western countries. The Directorate-General of Budget, Accounting and Statistics, Executive Yuan, R. O. C. (2003a, 2003b) reported that the average monthly salary in the Taiwanese banking and insurance industries is \$1,960 (including regular and irregular salaries), 53% higher than salaries in the manufacturing, commerce and service industries (\$1,280). Furthermore, the cost of the average annual non-salary reward in the banking industry is 115% higher than those in the manufacturing, commerce and service industries. If, as stated in a study by Hillmer et al. (2004), the cost of turnover is

approximately a year's salary for each vacant position, then turnover cost is a serious problem in the banking industry in Taiwan compared with other industries. Indeed, Jewsbury (2004) stated that turnover rates among front-line workers in the banking industry are 25% to 60%. Hence, building a turnover model and reducing entry-level workers' turnover intention is an important issue to the Taiwanese banking industry. In addition, there are some conflicts between different pay satisfaction, job satisfaction, organizational commitment, and turnover theories as well as the results of empirical studies. Further examination of existing theories and results of empirical studies is needed.

### **Purpose**

The purposes of this study were to explore the relationship and degrees among pay satisfaction, job satisfaction, and organizational commitment to turnover intention of entry-level and mid-management employees who work in branch offices of the domestic private banks in Taiwan; to discuss whether pay satisfaction plays a critical role in affecting other variables; to discover the ratio between pay raise and turnover intention rates' variation; and to examine the conflicts between different theories and results of empirical studies regarding this topic. Furthermore, this study identified future areas of scholarly inquiry. This quantitative, non-experimental study answered three research questions and examined 20 hypotheses (three hypotheses could not be examined) using descriptive statistics, confirmatory factory analysis, and Structural Equation Modeling (SEM).

## **Definition of Terms**

According to the concept of Structural Equation Modeling (SEM), variables can be categorized into endogenous latent, exogenous latent, and manifest variables. The endogenous latent variable is similar to a dependent variable, and the exogenous latent variable is similar to an independent variable (Hair, Black, Babin, Anderson, & Tatham, 2006; Kline, 2005).

### ***Endogenous Latent Variables***

#### ***Endogenous Latent Variable #1 (Pay Satisfaction)***

***Theoretical definition.*** Pay satisfaction is determined by two perceptions. The first perception is based on how much pay the employee believes he should receive, and the second perception is based on how much pay is actually received. Employees will be satisfied if the two perceptions are identical (Law & Wong, 1998; Lawler, 1971; Lawler, 1981). Pay is a reward, and “satisfaction with a reward is a function both of how much is received and how much the individual feels should be received” (Ivancevich, Konopaske, & Matteson, 2005, p. 216).

***Operational definition.*** In this study, pay satisfaction referred to the perceived level of satisfaction concerning pay and remuneration among entry-level and mid-management branch office employees of Taiwanese domestic private banks. Pay satisfaction was measured by the “pay” dimension of the Job Satisfaction Scale (JSS). The “pay” dimension of the Job Satisfaction Scale (JSS) was developed by Spector (1985), and consists of four items (see Table 3-3).



### ***Endogenous Latent Variable #2 (Job Satisfaction)***

***Theoretical definition.*** Job satisfaction is “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences” (Locke, 1983, p. 1300). Job satisfaction is an attitude that influences people about organizations and organizations about employees (Berry, 1998; Rowden, 2002). Scholars have widely discussed job satisfaction in related disciplines such as social psychology, organizational behavior, organizational management, and human resource management (Cranny, Smith, & Stone, 1992). Job satisfaction affects employee turnover intention. In other words, an employee who has low job satisfaction tends to leave (Berry, 1998; Dole, 2001).

***Operational definition.*** In this study, job satisfaction was related to Taiwanese domestic private bank branch office entry-level and mid-management employees’ overall attitude, generated from the employees’ working experiences. Job satisfaction was measured by the Job Satisfaction Scale (JSS). The original JSS was developed by Spector (1985), and consists of 36 items. In this study, the researcher used a modified JSS (32 items) to measure eight sub-dimensions of job satisfaction: promotion, supervision, fringe benefits, contingent rewards, operating procedures, coworkers, nature of work, and communication (see Table 3-3).

### ***Endogenous Latent Variable #3 (Promotion Satisfaction)***

***Theoretical definition.*** Promotion satisfaction is defined as the employees’ satisfaction with promotion opportunities (Spector, 1985; Spector, 1997; Spector, 2004).

***Operational definition.*** In this study, promotion satisfaction was the satisfaction level with opportunities for promotion among entry-level and mid-management

employees of domestic private bank branch offices in Taiwan, and was measured by four items of the JSS (see Table 3-3).

***Endogenous Latent Variable #4 (Supervision Satisfaction)***

***Theoretical definition.*** Supervision satisfaction is defined as the employees' satisfaction with the person's immediate supervisor (Spector, 1985; Spector, 1997; Spector, 2004).

***Operational definition.*** In this study, supervision satisfaction was the satisfaction level among Taiwanese domestic private bank branch office entry-level and mid-management employees with their immediate supervisors, and was measured by four items of the JSS (see Table 3-3).

***Endogenous Latent Variable #5 (Fringe Benefits Satisfaction)***

***Theoretical definition.*** Fringe benefits satisfaction is defined as the employees' satisfaction with fringe benefits (Spector, 1985; Spector, 1997; Spector, 2004).

***Operational definition.*** In this study, fringe benefits satisfaction referred to the fringe benefit satisfaction level among Taiwanese domestic private bank branch office entry-level and mid-management employees, and was measured by four items of the JSS (see Table 3-3).

***Endogenous Latent Variable #6 (Contingent Rewards Satisfaction)***

***Theoretical definition.*** Contingent rewards satisfaction is defined as the employees' satisfaction with rewards given for good performance (Spector, 1985; Spector, 1997; Spector, 2004).

***Operational definition.*** In this study, contingent rewards satisfaction referred to the contingent reward satisfaction level among Taiwanese domestic private bank branch

office entry-level and mid-management employees, and was measured by four items of the JSS (see Table 3-3).

***Endogenous Latent Variable #7 (Operating Procedures Satisfaction)***

***Theoretical definition.*** Operating procedures satisfaction is defined as the employees' satisfaction with rules and procedures (Spector, 1985; Spector, 1997; Spector, 2004).

***Operational definition.*** In this study, operating procedures satisfaction referred to the operating procedures satisfaction level among Taiwanese domestic private bank branch office entry-level and mid-management employees, and was measured by four items of the JSS (see Table 3-3).

***Endogenous Latent Variable #8 (Coworkers' Satisfaction)***

***Theoretical definition.*** Coworkers' satisfaction is defined as the employees' satisfaction with coworkers (Spector, 1985; Spector, 1997; Spector, 2004).

***Operational definition.*** In this study, coworkers' satisfaction referred to the satisfaction level of Taiwanese domestic private bank branch office entry-level and mid-management employees with their coworkers, and was measured by four items of the JSS (see Table 3-3).

***Endogenous Latent Variable #9 (Nature of Work Satisfaction)***

***Theoretical definition.*** Nature of work satisfaction is defined as the employees' satisfaction with the type of work done (Spector, 1985; Spector, 1997; Spector, 2004).

***Operational definition.*** In this study, nature of work satisfaction referred to the satisfaction level among Taiwanese domestic private bank branch office entry-level and

mid-management employees with the nature of their work, and was measured by four items of the JSS (see Table 3-3).

***Endogenous Latent Variable #10 (Communication Satisfaction)***

***Theoretical definition.*** Communication satisfaction is defined as the employees' satisfaction with communication within the organization (Spector, 1985; Spector, 1997; Spector, 2004).

***Operational definition.*** In this study, communication satisfaction referred to the communication satisfaction level of Taiwanese domestic private bank branch office entry-level and mid-management employees, and was measured by four items of the JSS (see Table 3-3).

***Endogenous Latent Variable #11 (Organizational Commitment)***

***Theoretical definition.*** Organizational commitment is defined by Meyer and Allen as "a psychological state that (a) characterizes the employee's relationship with the organization, and (b) has implications for the decision to continue or discontinue membership in the organization" (Meyer & Allen, 1991, p. 67). Allen and Meyer (1996) also state that organizational commitment is "a psychological link between the employee and his or her organization that makes it less likely that the employee will voluntarily leave the organization" (p. 252). Organizational commitment encompasses a range of attitudes and behaviors in the work place, and the measure of this factor is central to understanding such organizational connections (Mathews & Shepherd, 2002). Porter, Steers, Mowday, and Boulian (1974) proposed that organizational commitment represented an individual's: (a) belief in and agreement with the company's goals and values; (b) willingness to exert effort toward accomplishing the company's goals; and (c)

strong desire to maintain employment at the present organization. In general, there is a negative relationship between organizational commitment and turnover intention (Greenberg, 1993).

**Operational definition.** In this study, organizational commitment referred to the Taiwanese domestic private banks' branch offices' entry-level and mid-management employees' overall commitment to their banks. Organizational commitment was measured by the Three-Component Model (TCM) Employee Commitment Survey. The TCM Employee Commitment Survey was developed by Meyer, Allen, and Smith (1993), and consists of 18 items to measure three dimensions of organizational commitment: affective commitment, continuance commitment, and normative commitment (see Table 3-4).

#### ***Endogenous Latent Variable #12 (Affective Commitment)***

**Theoretical definition.** Affective commitment is defined as "the employee's emotional attachment to, identification with, and involvement in the organization" (Meyer & Allen, 1991, p. 67).

**Operational definition.** In this study, affective commitment referred to the degree of affective commitment of entry-level and mid-management employees of domestic private banks' branch offices in Taiwan, and was measured by six items of the TCM Employee Commitment Survey (see Table 3-4).

#### ***Endogenous Latent Variable #13 (Continuance Commitment)***

**Theoretical definition.** Continuance commitment is defined as "an awareness of the costs associated with leaving the organization" (Meyer & Allen, 1991, p. 67).

**Operational definition.** In this study, continuance commitment referred to the degree of affective commitment of entry-level and mid-management employees of domestic private banks' branch offices in Taiwan, and was measured by six items of the TCM Employee Commitment Survey (see Table 3-4).

#### ***Endogenous Latent Variable #14 (Normative Commitment)***

**Theoretical definition.** Normative commitment is defined as "a feeling of obligation to continue employment" (Meyer & Allen, 1991, p. 67).

**Operational definition.** In this study, normative commitment referred to the degree of affective commitment of entry-level and mid-management employees of domestic private banks' branch offices in Taiwan, and was measured by six items of the TCM Employee Commitment Survey (see Table 3-4).

#### ***Exogenous Latent Variable***

##### ***Turnover Intention***

**Theoretical definition.** Employee turnover is "the degree of individual movement across the membership boundary of a social system" (Price, 1977, p. 4). Maertz and Campion defined voluntary turnover as "instances wherein management agrees that the employee had the physical opportunity to continue employment with the company, at the time of termination" (Maertz & Campion, 1998, p. 50).

**Operational definition.** In this study, turnover intention referred to the degree of turnover intention of entry-level and mid-management employees of domestic private banks' branch offices in Taiwan, and was measured by the modified Turnover Questionnaire (see Table 3-5). The Turnover Questionnaire is a 4-item scale which was

developed by Kim, Price, Mueller, and Watson (1996) to measure employee turnover intention.

### ***Other Operational Definitions***

#### ***Domestic Private Bank***

***Operational definition.*** In this study, domestic private bank referred to the operation of a Taiwanese bank that is not owned by the government, government agencies, or foreign institutions, and includes commercial banks, savings banks and specialized banks. These banks are reported by the Financial Supervision Commission, Executive Yuan (2005a, 2005b), Ministry of Finance, R. O. C. (2006), and Central Bank of China (2005).

#### ***Entry-Level Employees***

***Operational definition.*** In this study, entry-level employee referred to the employees of domestic private banks' branch offices in Taiwan, whose position is rank eight or lower, or whose title is assistant or commissioner.

#### ***Mid-Management***

***Operational definition.*** In this study, mid-management referred to the employees of domestic private banks' branch offices in Taiwan, whose position is level nine or ten, or whose title is assistant manager or vice manager.

### ***Justification***

Employee turnover and its relationships to pay satisfaction, job satisfaction and organizational commitment is a topic of global interest. Human capital is the most valuable resource in an organization. The topic of employee turnover is extremely important today because high turnover rates result in organizations losing inestimable

money, resources, knowledge and business. Turnover intention may be directly or indirectly influenced by pay satisfaction, job satisfaction, and organizational commitment.

Pay satisfaction, job satisfaction, and organizational commitment can significantly influence employee turnover, and a high turnover rate can lower the quality and quantity of services provided by an organization. Furthermore, high turnover rates can increase the cost of personnel recruitment and new-hire training. To successfully manage turnover, understanding how pay satisfaction, job satisfaction, and organizational commitment impact turnover intention is important.

Most empirical studies have suggested future studies of pay satisfaction, job satisfaction, organizational commitment, and turnover intention should examine existing study results in different industries, regions, countries, or cultures. Although many studies have discussed related topics, no study was found that comprehensively and deeply explored the relationships among pay satisfaction, job satisfaction, organizational commitment, and turnover intention in the Taiwanese banking industry. In addition, unlike previous studies, this research examined whether pay satisfaction plays a critical role in affecting job satisfaction, organizational commitment, and turnover intention, and discovered the ratio between pay raise and variation in turnover intention rates in the Taiwanese banking industry. Compared with other Taiwanese industries, the banking industry urgently needs to build a suitable turnover theory caused by its high turnover cost, and this study may help employers reduce the turnover intention rate in the Taiwanese banking industry. Finally, this study examined some conflicts between existing theories and results of earlier studies.



The topic of this study was researchable because all variables, research questions, and hypotheses could be measured by scientific questionnaires and statistical analysis. This study was also feasible, because it could be implemented under reasonable time and cost limits.

### **Delimitations and Scope**

This study was conducted based on the following delimitations, which constrained the study of turnover intention in the Taiwanese domestic private banking industry:

1. The research focused only on entry-level employees and mid-management in the Taiwanese domestic private banking industry, because a wide range of working experiences and positions could reduce the reliability of the study.
2. The research focused on domestic private banks in Taiwan but excluded public banks, because the public banks have entirely different hiring, reward, and promotion systems.
3. The results of this study represent turnover intention of entry-level and mid-management employees in the Taiwanese domestic private banking industry, but are not applicable to other countries and industries, because each industry has its own leadership style, organizational culture, levels of job satisfaction, working hours, and reward system; and each country has a unique culture, economic situation, and traditional value. However, the results of the study still provide adequate valuable information for future research in these areas.
4. The study did not take into account any unpredictable internal and external factors, such as financial difficulties, political impacts, or war, nor macroeconomic

indicators such as the unemployment rate, Gross Domestic Product (GDP), or Consumer Price Index (CPI).

5. The research did not consider management's leadership style and the employees' personality traits, because to investigate those variables, an entirely different research design and sampling plan would have been necessary.
6. Since turnover intention is a sensitive issue to both employer and employee, the data collection processes were conducted in secrecy, in order to get candid answers from participants. Because the study adopted an anonymous data collection method, identifying participants for further research is impossible.
7. The study did not include people under the age of 20 years.
8. The study did not include people unable to read and write traditional Chinese.
9. The accessible population was limited to entry-level and mid-management employees who work in branches of the 37 domestic private banks located in Taipei Metro (the largest northern, and largest national city), Kaohsiung (the largest southern, and 2<sup>nd</sup> largest national city), and Taichung (the largest central, and the 3<sup>rd</sup> largest national city).

## **CHAPTER II**

### **REVIEW OF THE LITERATURE, THEORETICAL FRAMEWORK, RESEARCH QUESTIONS, AND HYPOTHESES**

#### **Review of the Literature**

##### ***Turnover Intention***

##### ***Theoretical Review***

Mobley (1977) theorized the concept of voluntary employee turnover, which stressed the immediate links between job dissatisfaction and turnover. Price (1977) indicated demographic determinants and intervening variables that affect employee turnover. Steers and Mowday (1981) addressed the theory of employees eventually staying or quitting. The researchers found that organizational commitment, job satisfaction, and job involvement influence the employee's affective responses to the job, and affective responses influence the employee's desire and intention to stay or quit. The intention to stay or quit determines the subsequent behavior of staying or quitting. (Lee & Mitchell, 1994; Mobley, 1977; Price, 1977; Steers & Mowday, 1981).

Jenner and Taylor (2000) categorized voluntary turnover in the following four ways:

1. Outside factors: An employee leaves an organization for reasons unrelated to work, such as illness, moving out of town, or aspiring to other goals;
2. Functional turnover: Both employee and employer are willing to accept this kind of turnover. For example, someone may feel uncomfortable with an organizational culture and have poor performance;

3. Push factors: Employee is dissatisfied with work or the organizational leadership style, leading to unwanted turnover for the employer, because this employee may have outstanding performance; and
4. Pull of rivals: Competitors have better conditions to attract employees to leave the organization.

Branham (2005) proposed seven hidden reasons that make employees leave an organization:

1. Job duties or workplace conditions were not anticipated;
2. There was a mismatch between job and person;
3. Too little coaching and feedback were provided;
4. There were too few growth and advancement opportunities;
5. The employee felt devalued and unrecognized;
6. The employee experienced stress from overwork and work-life imbalance; and
7. There was a loss of confidence in senior management.

### ***Empirical Review***

Igbaria and Guimaraes (1999) examined employee turnover intentions between telecommuters and non-telecommuters. Telecommuters are defined as those who infrequently come to the office for meetings, and do most of their work on the road or at home. The researchers used a comprehensive multivariate analysis model to examine salespeople who are telecommuters and non-telecommuters from one large company in the southeastern U.S. Empirical studies of turnover intentions were examined.

A sampling plan resulted in a return of 225 surveys, which represented a response rate of 56%. There were several independent variables. The 7-point Likert response

scale developed in 1970 by Rizzo, House, and Lirtzman was used to measure role stressors, and the reliability reported by Igarria and Guimaraes (1999) was .80. The researchers did not report validity. Job satisfaction was assessed through the Job Descriptive Index (JDI) developed in 1969 by Smith, Kendall, and Hulin. The reliability reported by Igarria and Guimaraes (1999) were: work (.81), supervision (.85), people (.90), pay (.81), and promotion (.91). The validity was established. Organizational commitment was measured by an abbreviated version of the Organizational Commitment Questionnaire (OCQ) developed in 1976 by Porter, Crampon, and Smith, and the reliability reported by Igarria and Guimaraes (1999) was .89. The researchers also stated that the validity was established. Intention to leave was measured via three items in a 5-point scale developed by Mobley, Horner, and Hollingsworth (1978), and reliability reported by Igarria and Guimaraes (1999) was .84.

Findings partially supported three hypotheses. The first Hypothesis was that telecommuters will have a different role-stressor level than non-telecommuters. Hypothesis 2 proposed a positive relationship between job satisfaction and organizational commitment, and hypothesis 3 proposed organizational commitment would have a strong effect on turnover intentions for both telecommuters and non-telecommuters; the effect of organizational commitment on turnover intention among the telecommuters was stronger than among non-telecommuters. The researchers reported that role ambiguity significantly affected telecommuters' satisfaction in the areas of work, co-workers, promotions, and overall satisfaction, but significantly influenced non-telecommuters on all job satisfaction components. The results provided important insights into the influence of organizational commitment and other factors which directly and indirectly

influence turnover intentions. The researchers suggested that future study should encompass a wide-ranging sample of companies and include a wide variety of variables such as job characteristics (Igarria & Guimaraes, 1999).

The strengths of this study were in hypotheses testing of propositions and in the reliability, validity and multivariate tests of hypotheses of variables, resulting in a high level of data quality and data analysis. There also were clearly defined procedures allowing replication. Future studies should provide more validity, with random samples, other populations, and widely discussed related studies.

Waldman, Kelly, Arora, and Smith (2004) conducted a study investigating the cost of employee turnover. The researchers examined the turnover cost of an academic medical center in the Southwest U.S. A sampling plan resulted in data produced from multiple databases at this academic medical center. Learning Curve (LC) algorithms were used to measure the costs of hiring, training, working, termination, and Cost of Reduced Productivity (CoRP).

Waldman et al. (2004) found the following:

Average costs to hire varied from \$276 for administrative assistants to \$36,743 for attending physicians. Training costs were generally less than \$3,700 for most individuals. Clinical nurses were paid for a one-month period during which they did not perform billable services. When this was added to their extensive posthire training, the total costs for a newly hired nurse averaged \$15,825. CoRPs for nurses ranged from \$5,245 to \$16,102. ... Physicians generated 67 percent (e.g., \$2 million of a total \$3 million hiring costs) of the total annual costs to hire. The training of nurses generated 59 percent (e.g., \$4 million of a total \$7 million

training costs) of total training costs. Excluding support personnel, for each of the other groups, CoRPs were \$1.0-1.5 million using the best case scenario (Pareto LC) and \$2.8-4.0 million assuming a linear LC (worst case scenario). The total CoRP for the entire medical center was \$7-19 million depending on the scenario (Pareto vs. linear LC) chosen. Support personnel required one year for job mastery. Under the Pareto assumption, this resulted in a relatively small productivity cost. (p. 4)

The turnover cost in this academic medical center was \$17-29 million, which was equal to 3.4% to 5.8% of the annual operating budget (\$500 million). The researchers' interpretation of these findings promotes the transfer of resources from wastage to productive activities. The leaders of medical organizations should endeavor to improve working conditions, retention, and job satisfaction. Furthermore, employers should give care-providers time to improve both themselves and their working environment.

The weaknesses of this study included the researchers' failure to report reliability and validity and not clearly describing procedures. In addition, a study hypothesis and a research question were not clearly stated, nor was a literature review presented by these researchers.

### ***Pay Satisfaction***

#### ***Theoretical Review***

Adams (1965) proposed an equity theory which stated that pay satisfaction is determined by an employee's perceived input-outcome balance. Employees feel satisfied when payment is equitable and feel dissatisfied if an inequity exists. In other

words, pay satisfaction is determined by the perceived ratio of what employees receive from the job compared to how much they put into the job (Adams, 1965; Lawler, 1971).

In 1968, Locke presented a discrepancy theory to explain satisfaction. According to Locke's theory, satisfaction is determined by the difference between what the person desires and what is actually received (as cited in Lawler, 1971).

Lawler (1971) built the Model of the Determinants of Pay Satisfaction. This model emphasized the importance of social comparisons and proposed that pay satisfaction is "basically determined by the difference between perceived pay and the person's belief about what his pay should be" (Lawler, 1971, p. 214). Lawler (1981) identified two factors: (a) perceived amount that should be received, and (b) perceived amount received. When  $a = b$ , the employee feels satisfaction. When  $a > b$ , the employee feels dissatisfaction, and when  $a < b$ , the employee feels guilt, inequity, and discomfort.

The perceived amount that should be received (a) consists of the following factors:

1. Perceived personal job input, which includes skill, experience, training, effort, age, seniority, education, company loyalty, past performance, and present performance;
2. Perceived input and outcome of referent others; and
3. Perceived job characteristics, which include level, difficulty, timespan, and amount of responsibility.

The perceived amount received (b) consists of the following factors:

1. Perceived pay of referent others; and
2. Actual pay received.



## *Empirical Review*

Lum, Kervin, Clark, Reid, and Sirola (1998) conducted a study that investigated nursing turnover intention. The researchers used a non-experimental, quantitative design of full-time and part-time registered staff nurses at a selected pediatric specialty hospital. The review of literature by Lum et al. (1998) was thorough and current in comparing theories of turnover intent, pay satisfaction, job satisfaction, and organizational commitment.

A nonproportional stratified sampling plan resulted in a return of 361 surveys, which represented a response rate of 77.5%. The pay satisfaction items in the Minnesota Satisfaction Questionnaire were used to measure pay satisfaction. The Job Satisfaction (JS) scale developed in 1978 by Stamps, Piedmont, Slavitt and Haase was used to measure job satisfaction, and reliability reported by Lum et al. (1998) was .86. A 3-item index was used to measure intentions toward turnover. The organizational commitment scale developed by Mowday, Steers and Porter (1979) was used to measure organizational commitment, and the reliability reported by Lum et al. (1998) was .88.

Findings supported Hypothesis 1: Job satisfaction effects on turnover intent are mediated by organizational commitment; and Hypothesis 2: Pay satisfaction affects directly both job satisfaction and turnover intent. Limitations reported by Lum et al. (1998) were the study's lack of distinction between commitment to the organization and commitment to a pediatric specialty. In 1979, Heneman and Swab stated that pay can be divided into four distinct categories: level, structure, system, and form (as cited in Lum et al., 1998). The researchers recommended that future studies include multidimensional measures of reactions toward the pay system.

The researchers did not thoroughly report procedures, reliability, or validity. The participants included both part-time and full-time employees, with an age range of 23 to 63 years. This situation may reduce the reliability of the study. Future studies should consider narrowing the target population. The researchers' proposal, that job satisfaction effects on turnover intent are mediated by organizational commitment, is in contrast with Brough and Frame's (2004) findings. Brough and Frame (2004) stated that intrinsic job satisfaction directly predicts turnover intention. Future studies should confirm this point in a Taiwanese setting.

Omar and Shittu (2005) conducted a study of pay satisfaction among supermarket employees in the U.K. The researchers used a non-experimental, quantitative design of employees who worked for Tesco, Sainsbury, Asda, and Safeway, which are leading food retail organizations in the U.K. Omar and Shittu's (2005) literature review was thorough, current, and compared theories about pay satisfaction and job satisfaction.

A sampling plan resulted in a return of 457 surveys, which represented a response rate of 45.7%. A Likert-type rating scale was used to measure pay satisfaction. The questionnaire measured from a range of "extremely dissatisfied" to "extremely satisfied" by seven scales, and data collection procedures were clearly described (Omar & Shittu, 2005).

Findings indicated that only 32% of employees were satisfied with their pay and over 55% of employees were dissatisfied, very dissatisfied or extremely dissatisfied using three-way analysis of variance. The researchers stated that future research should include a wider range of retail industries, including fashion, electronic, or even e-retailing (Omar & Shittu, 2005).

Omar and Shittu's (2005) study presented a high level of data quality, data analysis, and clearly defined procedures allowing replication, but the researchers did not present a hypothesis, reliability, and validity. The sample included a wide range of working experiences and positions. Most of the workers had spent less than five years at their place of employment, but some had spent more than 30 years in the industry. Future studies should focus on specific levels of employees.

### ***Job Satisfaction***

#### ***Theoretical Review***

Herzberg, Mausner, and Snyderman (1993) proposed a two-factor theory in which job satisfaction and dissatisfaction are influenced by different factors. The two-factor theory emphasizes that employees have two types of needs: hygiene and motivation. Hygiene factors include interpersonal relations-supervision, supervision-technical, working conditions, pay, company policy, and administration. If hygiene factors are absent from the employees' work environment, workers' job dissatisfaction will result. The fulfillment of hygiene needs removes barriers to job satisfaction, but cannot in itself result in job satisfaction. In other words, the fulfillment of hygiene needs only prevents employees' job dissatisfaction. Motivational factors include achievement, responsibility, advancement, recognition, and the work itself. The fulfillment of motivator needs can promote employees' job satisfaction (Furnham, Petrides, Jackson, & Cotter, 2002; Herzberg et al., 1993).

Compared with the two-factor theory developed by Herzberg et al. (1993), Locke's job satisfaction theory states that employee job satisfaction is generated by

values that enable an individual to achieve conscious or subconscious desires (Locke, 1969; Locke, 1983).

Locke (1983) found the following:

Job satisfaction results from the attainment of values which are compatible with one's needs. Among the most important values or conditions conducive to job satisfaction are: (a) mentally challenging work with which the individual can cope successfully; (b) personal interest in the work itself; (c) work which is not too physically tiring; (d) rewards for performance which are just, informative, and in line with the individual's personal aspirations; (e) working conditions which are compatible with the individual's physical needs and which facilitate the accomplishment of his working goals; (f) high self-esteem on the part of the employee; (g) agents in the work place who help the employee to attain job values such as interesting work, pay, and promotions, whose basic values are similar to his own, and who minimize role conflict and ambiguity. (p. 1328)

In 1967 and 1968, Lawler and Porter stated that job satisfaction was generated by the rewards that were perceived as equitable. Lawler (1973) proposed a facet theory that stated that the degree of job satisfaction experienced by an employee is decided by comparisons between expectations of rewards from the job facet and perceptions of rewards received. Expectations of rewards were determined by perceptions of the individual's input into the job, the input and outcome of co-workers, and the demands of the job. Perception of actual rewards was determined by equity considerations, specifically compared to what others receive. In short, according to Lawler's facet theory (1973), job satisfaction results when the reward received is the same as the

expected reward (Berry, 1998; Lawler, 1973; Lawler & Porter, 1967; Porter & Lawler, 1968).

In 1978 and 1985, Landy proposed his opponent process theory. This theory emphasizes that job satisfaction can change over time, even if the job itself has not changed. This theorist stated that job satisfaction is an emotional factor affected by physiological influences and by opposing processes that are balanced by other processes that can help an individual counteract the emotional response to a job. The opposing process included two different operations: (a) an immediate emotional response, and (b) a later reaction after many emotional responses to the job have occurred. The individual was in an emotionally neutral state. Then, the individual had an immediate emotional response after a positive or negative stimulus. Later, when the stimulus was withdrawn, the individual experienced the opposite emotion before returning to an emotionally neutral state (Berry, 1998; Landy, 1978; Landy, 1985).

Spector (1997) generalized fourteen common job satisfaction facets: appreciation, communication, coworkers, fringe benefits, job conditions, nature of the work itself, the organization itself, an organization's policies and procedures, pay, personal growth, promotion opportunities, recognition, security, and supervision.

### ***Empirical Review***

Shaw (1999) conducted a study of job satisfaction and voluntary turnover in the U.S. The researcher used a non-experimental, quantitative design of full-time and part-time workers who were also registered for M.B.A. courses at a college in the southern United States. A sampling plan resulted in a data-producing sample of 194. The 3-item Global Job Satisfaction Measure developed by Cammann, Fichman, Jenkins,

and Klesh (1983) was used to measure job satisfaction, and the reliability reported by Shaw (1999) was .88. The three-item Turnover Intention Measure developed by Cammann et al. (1983) was used to measure turnover intention, and the reliability reported by Shaw (1999) was .83. The Organizational Commitment Questionnaire developed by Mowday et al. (1979) was used to measure organizational commitment, and the reliability reported by Shaw (1999) was .86. The 10-item PA scale developed by Watson, Clark, and Tellegen (1988) was used to measure positive affect, and the reliability reported by Shaw (1999) was .94. Findings show that job satisfaction significantly predicted turnover intentions using hierarchical regression.

The data collection procedures and hypothesis were not clearly described, and the research did not report validity. Limitations in the study were that participants were restricted to M.B.A. students in the U.S. Future studies should consider participants from different countries with different educational levels.

Dole and Schroeder (2001) conducted a meta-analysis study that examined the relationship among personality, job satisfaction and turnover intentions of professional accountants. The researchers widely reviewed related articles from 1935 to 2000. The meta-analysis study found a negative relationship between job satisfaction and turnover intention, but it should be noted that some of the related articles reviewed by Dole and Schroeder were based on earlier theories and measurement tools that differed from current theories and measurement tools. Future research should focus on only those articles which use current theories and statistics methods.

## ***Organizational Commitment***

### ***Theoretical Review***

Allen and Meyer (1991) developed a three-component model of organizational commitment designed to maintain employment in an organization: First, affective commitment (a desire) refers to an employee's emotional involvement in the organization. Second, continuance commitment (a need) discusses commitment based on the costs associated with leaving the organization. Third, the normative commitment (an obligation) refers to an employee's feelings of duty to remain with the organization out of loyalty (Meyer & Allen, 1991; Meyer & Allen, 1997; Wasti, 2003).

Eby, Freeman, Rush, and Lance (1999) developed a theoretical framework of the motivational bases of affective commitment. The researchers proposed that meaningfulness, responsibility, knowledge of results, and empowerment and exchange are related to intrinsic motivation, which directly affects affective organizational commitment and general job satisfaction. Affective organizational commitment and general job satisfaction directly impact absenteeism and turnover. Meaningfulness, responsibility, knowledge of results, and empowerment and exchange are composed of several factors as follows:

1. Meaningfulness: (a) skill variety; (b) task significance; and (c) task identity;
2. Responsibility: autonomy;
3. Knowledge of results: (a) feedback from the job; and (b) feedback from others;  
and
4. Empowerment and exchange: (a) supportiveness; (b) participation; and (c) fairness.

## ***Empirical Review***

McNeese-Smith and Nazarey (2001) conducted a qualitative study of staff nurses' perceptions of organizational commitment amidst the problem of a nursing shortage. The researchers used a non-experimental, qualitative design, interviewing 30 staff nurses employed by a large Los Angeles County hospital. McNeese-Smith and Nazarey's (2001) literature review was thorough and current in comparing theories of organizational commitment.

A purposive sample of 30 nurses was selected. The researchers created a semi-structured interview guide to identify conditions and factors that enhanced or decreased organizational commitment. Based on a review of an earlier study, the researchers created 22 questions for this interview. Questions were examined for content validity by a panel of seven experts in nursing human resource issues, resulting in seven questions about organizational commitment (McNeese-Smith & Nazarey, 2001).

Data collection procedures were clearly described. After six weeks of semi-structured, audiotaped interviews, categories and themes emerged from the analysis. Findings resulted in nine factors that contribute to respondents' commitment to the organization: (a) personal factors; (b) opportunities for learning; (c) job satisfaction; (d) plans to retire from the organization; (e) monetary benefits; (f) patient care; (g) coworkers; (h) cultural factors; and (i) job security. There were eight factors that contributed to the lack of organizational commitment: (a) conflict with personal needs; (b) lack of learning, (c) lack of appreciation/fairness; (d) inadequate monetary benefits; (e) patient care; (f) poor relations with coworkers; (g) career developmental stage; and (h) lack of job security. Six of these categories were direct opposites of those categories



that created and promoted organizational commitment. The researchers stated that these results were limited by the non-experimental methodology, the setting, and the relatively small sample.

The findings suggested that administrators should create effective strategies for retaining long-term commitment of skilled nurses to reduce the enormous costs of turnover. The researchers further suggested creating a performance improvement team to develop a strategic plan to increase organizational commitment and reduce turnover.

Chen and Francesco (2000) conducted a study of the relationships among employee demography, organizational commitment, and turnover intentions in China. The researchers used a non-experimental, correlational, explanatory study using multiple regressions of employees/managers from 36 companies in Guangzhou and Shanghai, China. The companies represented two broad industry groups: manufacturing and service. Empirical studies of the main effect of demographic variables on organizational commitment and the moderating effect of gender and education on the relationship between organizational commitment and turnover intentions were examined. This study tried to fill a gap by studying the moderating effects of demographic variables on organizational commitment and turnover, and the influences of demographic variables on organizational commitment in China.

A sampling plan resulted in a return of 377 surveys (333 were usable), which represented a response rate of 73.9%. The Organizational Commitment Questionnaire (OCQ) developed by Mowday, Porter, and Steers (1982) was reduced from 15 to 10 items to measure organizational commitment. The reliability reported by Chen and Francesco (2000) was .87 and validity was established. The four-item scale in Chinese

used by Farh, Tsui, Xin, and Cheng (1998) was used to measure turnover intentions. Five demographic attributes were measured and used as control variables in the regression analysis. Gender was coded with 1 and 0. Position was coded with three levels. Age, education, and organizational tenure were measured by number of years.

Findings supported the following hypotheses: Hypothesis 1: In a Chinese setting, position will be positively correlated with organizational commitment; Hypothesis 2: Gender moderates the relationship between organizational commitment and turnover intentions with male employees, and organizational commitment will have a stronger negative impact on turnover intentions for males than for females. The results did not support Hypothesis 3: Education moderates the relationship between organizational commitment and turnover intentions. For employees with more education, organizational commitment will have a stronger negative impact on turnover intentions than for employees with less education.

The limitation reported by Chen and Francesco (2000) was the nature of the sample: the subjects were relatively young with limited organizational tenure, and the majority of subjects were lower-level employees or first-line supervisors. This study suggested that managers could predict employee turnover intentions based on organizational commitment. The researchers also suggested that future studies include cross-cultural research.

Internal validity strengths of this study were in hypotheses testing of propositions in organizational commitment and turnover theory, and the reliability and validity of OCQ measures of variables, resulting in a high level of data quality. The study did not specify validity of other measurements.

Loi, Hang-Yue, and Foley (2006) conducted a study of organizational commitment and intention to leave. They used a non-experimental, quantitative design study of practising solicitors in Hong Kong. The review of literature by Loi et al. (2006) was thorough and current in comparing and contrasting theories about organizational commitment and turnover intention.

A total assessable sampling plan resulted in a return of 514 surveys, which represented a response rate of 12.5%. In this study, a modification seven-item measurement of procedural justice developed in 1991 by Moorman was used to measure procedural justice, and the reliability reported by Loi et al. (2006) was .95. The distributive justice index developed in 1986 by Price and Mueller was used to measure distributive justice, and the reliability reported by Loi et al. (2006) was .97. A shorter (six-item) version of the scale developed in 1986 by Eisenberger, Huntington, Hutchison, and Sowa was used to measure perceived organizational support, and the reliability reported by Loi et al. (2006) was .93. A four-item scale developed in 1991 by Rosen and Korabik was used to measure intention to leave, and the reliability reported by Loi et al. (2006) was .88. Organizational commitment was measured by the eight-item affective commitment scale developed by Allen and Meyer (1990) and, the reliability reported by Loi et al. (2006) was .85.

Findings supported the following hypotheses: Hypothesis 1a: Perceived Organizational Support (POS) mediates the positive relationship between procedural justice and organizational commitment; Hypothesis 1b: POS mediates the positive relationship between distributive justice and organizational commitment; Hypothesis 2a: POS mediates the negative relationship between procedural justice and intention to leave;

Hypothesis 2b: POS mediates the negative relationship between distributive justice and intention to leave; and Hypothesis 3: Organizational commitment is negatively related to intention to leave using hierarchical regression analyses (Loi et al., 2006).

The researchers stated that in their study, they did not include continuance and normative organizational commitment in their model. Future research should examine the roles of continuance and normative organizational commitment in existing theories, and further studies should test their model in different countries with samples from different professions or occupations (Loi et al., 2006). The researchers did not report validity of each instrument.

### ***Pay Satisfaction and Job Satisfaction***

#### ***Theoretical Review***

Lawler (1981) stated that “overall job satisfaction is influenced by how satisfied employees are with both the intrinsic and extrinsic rewards they receive from their jobs” (Lawler, 1981, p. 15). Most researchers agree that both intrinsic and extrinsic rewards are very important to job satisfaction, and no study showed that one is more important than the other one (Lawler, 1971; Lawler, 1981; Quinn & Staines, 1979; Vroom, 1964). Lawler (1971, 1981), Quinn and Staines (1979), and Vroom’s (1964) statements conflict with Herzberg et al.’s (1993) two-factor theory, which proposed that fulfilling pay satisfaction could not lead to job satisfaction.

#### ***Empirical Review***

Terpstra and Honoree (2004) conducted a study on job satisfaction and pay satisfaction levels of university faculty by discipline type and by geographic region. The researchers used a non-experimental, quantitative design of faculty across different

disciplines from over 100 four-year colleges and universities in the U.S. Terpstra and Honoree's (2004) literature review was thorough and current in comparing theories of job satisfaction and pay satisfaction.

A two-stage, systematic sampling plan resulted in a return of 490 surveys, which represented a response rate of 18%. A 5-point Likert-type scale was used to measure job and pay satisfaction. A fixed-choices questionnaire was used to measure discipline type and geographic region. The purpose of this research was to provide empirical data and explore potential moderating factors on job satisfaction and pay satisfaction levels of faculty in university settings (Terpstra & Honoree, 2004).

In general, findings provided evidence that college faculties are satisfied with their jobs but are not satisfied with their pay. However, pay satisfaction varied according to discipline. In general, law faculties and business faculties were found to be the most satisfied with their pay. The faculties in the education, engineering, social sciences, humanities, and liberal arts are generally satisfied with their pay. Faculties in the sciences were found to be the most dissatisfied with their pay.

Pay satisfaction also varied according to geographical location. The faculties from the West Coast, Southwest, and the Midwest were relatively satisfied with their pay. Faculties from the Southeast and the Northeast were close to the average pay satisfaction level. Faculties from the South Central region, Northwest, Mid Atlantic, and the Mountain States appear to be the most dissatisfied with their pay. Faculty on the West Coast received the highest overall salary, followed, in order of salary level, by the universities in the Northeast, Midwest, Mid Atlantic, Southeast, Southwest, Mountain States, South Central region, and the Northwest. The researchers suggested that future

studies would be required to verify the influence of salary level on job and pay satisfaction (Terpstra & Honoree, 2004). The researchers clearly described research questions, objectives, instruments, and procedures, but did not report reliability and validity.

### ***Pay Satisfaction and Organizational Commitment***

#### ***Theoretical Review***

In 1998, Moore defined organizational commitment as involving three attitudes: “(1) a sense of identification with the organization’s goals, (2) a feeling of involvement in organizational duties, and (3) a feeling of loyalty to the organization” (as cited in Ivancevich et al., 2005, p. 224). Rewards can be divided into intrinsic and extrinsic rewards. Intrinsic rewards include completion, achievement, autonomy, and personal growth; extrinsic rewards include salary, wages, employee benefits, interpersonal rewards, and promotions (Ivancevich et al., 2005). “Intrinsic rewards are especially important for the development of organizational commitment” (Ivancevich et al., 2005, p. 224). This theory by Ivancevich et al. (2005) partially conflicts with Hellriegel, Slocum, and Woodman’s (1998) theory, which stated that pay is the main factor affecting organizational commitment.

#### ***Empirical Review***

Tang and Chiu (2003) conducted a study of income, money ethics, pay satisfaction, commitment, and unethical behavior in Hong Kong employees. The researchers used a non-experimental, quantitative design of full-time employees in Hong Kong. Tang and Chiu’s (2003) literature review was thorough and current in comparing

theories on the pay satisfaction, organizational commitment, unethical behavior, business ethics, and economic models.

A sampling plan resulted in a data-producing sample of 211 full-time employees in several organizations and M.B.A. students who have full-time work experience in Hong Kong. The 58-item Money Ethic Scale developed in 2002 by Tang, Akadne, Alzubaidi, Borg, Cheng, Chiu, Jen, Kazem, Lim, Malovics, Osagie, Pholsward, Sardzoska, Stembridge, Sutarso, Tang, Teo, and Vlerick was used to measure the love of money. The 15-item Unethical Behavior Tendency Scale developed in 1995 by Robinson and Bennett, and in 2002 by Tang et al. was used to measure evil. The 18-item Pay Satisfaction Questionnaire (PSQ) developed in 1985 by Heneman and Schwab was used to measure pay satisfaction, and the 15-item Organizational Commitment Questionnaire (OCQ) developed by Mowday et al. (1979) was used to measure organizational commitment.

In this study, the researchers operationally defined “the ‘subjective’ money attitudes (Motivator, Success, Importance, and Rich of the Money Ethic Scale, MES) as ‘the love of money’, income as the ‘objective’ measure of ‘money’, and unethical behavior in an organizational setting (Abuse Position/Power, Resources, and Take no Action) as ‘evil’” (Tang & Chiu, 2003, p. 5). Findings supported Hypothesis 1: The love of money will be positively related to evil; Hypothesis 3: Income will be negatively related to the love of money; Hypothesis 4: The love of money will be negatively related to pay satisfaction; Hypothesis 5: Pay satisfaction will be positively related to organizational commitment; and Hypothesis 7: Pay satisfaction will be negatively related to evil. Findings did not support Hypothesis 2: Income will be negatively related to evil;

Hypothesis 6: Organizational commitment will be negatively related to evil; or  
Hypothesis 8: Job changes will be positively related to the evil use of Structural Equation Modeling (SEM).

Limitations reported by the researchers are that the sample did not represent a random sample of average citizens in Hong Kong, and that the sample size is relatively small (Tang & Chiu, 2003). The researchers presented research procedures but did not clearly describe reliability and validity.

### ***Job Satisfaction and Organizational Commitment***

#### ***Theoretical Review***

In 1982, Mowday, Steers, and Porter defined organizational commitment as “(a) belief in and acceptance of the organization’s goals and values; (b) willingness to exert considerable effort on behalf of the organization; and (c) desire to maintain membership in the organization” (as cited in Hellriegel et al., 1998). “Organizational commitment is a broader work attitude than job satisfaction because it applies to the entire organization rather than just to the job” (Hellriegel et al., 1998, p. 56). According to organizational commitment theory (Eby et al., 1999), job satisfaction directly affects organizational commitment.

#### ***Empirical Review***

Knoop (1995) conducted a study that explored the relationships among job involvement, job satisfaction, and organizational commitment. The researcher used a non-experimental, quantitative design of registered nurses employed by 11 hospitals and three community colleges in Southern Ontario. Knoop’s (1995) literature review was



thorough, current and compared theories of job involvement, job satisfaction, and organizational commitment.

A sampling plan resulted in a data-producing sample of 171 nurse educators and registered nurses. A graphic scale developed in 1982 by Kanungo and a five-point scale were used to measure job involvement. A short form of the Job Descriptive Index, developed in 1985 by Hatfield, Robinson, and Huseman was used to measure the various facets of job satisfaction. A separate, one-item measure developed in 1972 by Iris and Barrett was used to measure overall job satisfaction. The Organizational Commitment Questionnaire (Mowday et al., 1979) was used to measure organizational commitment.

Findings showed that (a) neither job involvement nor involvement in the organization was statistically related to overall job satisfaction; (b) job satisfaction and organizational commitment were both statistically and meaningfully related; and (c) there was a correlation between organizational commitment and job involvement (Knoop, 1995). The researcher did not propose any hypothesis and did not report reliability and validity. The data collection procedures were not clearly described. Future studies should present significant hypotheses and clearly describe data collection and analysis procedures.

### *Summary*

Sources of employee turnover intention are very complex. There are many factors that may cause people to leave their organization, but most turnover theories focus only on an employee's affective responses to the job, such as job involvement. Thus, existing turnover models, such as Mobley's (1977), Price's (1977), and Steers and Mowday's (1981) seem inappropriate for 21<sup>st</sup>-century economics and cannot

comprehensively explain turnover intention. However, existing turnover theories provide a framework to facilitate thinking about the topic. Recently, Shen, Cox, and McBride (2004) and Branham (2005) proposed new concepts of turnover intention that may more accurately explain turnover behavior in current organizations. Contemporary turnover theories provide valuable information about the effects on turnover intention of different leadership styles, organizational cultures, levels of job satisfaction, working hours, and reward systems. This information can help leaders to improve leadership styles, training procedures, policy, etc., but cannot systematically analyze other factors, such as personal situation factors, which may not be controlled by leaders but which are useful in predicting turnover or decision-making.

Although Adams (1965) and Locke (1968) proposed unique pay satisfaction theories respectively, most pay satisfaction research is based on Lawler's (1971, 1981) theory. Lawler (1981) identified two factors: perceived amount of salary that should be received (a), and perceived amount of salary received (b). When  $a = b$ , employees feel satisfaction. When  $a > b$ , employees feel dissatisfaction. When  $a < b$ , employees feel guilt, inequity, and discomfort.

Existing job satisfaction theories, such as Herzberg et al.'s (1993) two-factor model, Lawler's (1973) facet theory, Landy's (1978, 1985) opponent process, and Locke's (1969, 1983) job satisfaction theory, have quite different views based on psychology. Currently, Locke's (1969, 1983) job satisfaction theory seems to have been extensively adopted by scholars in different study fields. Locke's (1969, 1983) job satisfaction theory, one of the more recent conceptualizations of job satisfaction, has been

credited with substantial research attention. Future studies need to verify applicability to different industries and cultures.

Allen and Meyer's (1991) three-component model of organizational commitment was used to examine affective commitment, continuance commitment, and normative commitment. This model thoroughly addressed the importance and applications of organizational commitment and provided a framework to facilitate thinking about the topic. Nevertheless, it is questionable whether this model is effectively applicable to a diversity of industries, countries, and cultures. For example, loyalty to an organization is caused by traditional values in some Eastern cultures and has nothing to do with commitment to the workplace.

In addition, other theories need further examination. Lawler (1971, 1981), Quinn and Staines (1979), and Vroom (1964) stated that most researchers agree that both intrinsic and extrinsic rewards are very important to job satisfaction, and no study has shown that one is more important than the other. Lawler (1971, 1981), Quinn and Staines (1979), and Vroom's (1964) statement conflicts with Herzberg et al.'s (1993) two-factor theory, which proposed that fulfilling pay satisfaction would not lead to job satisfaction because pay is a hygiene factor, and fulfilling hygiene needs cannot result in job satisfaction.

Ivancevich et al. (2005) proposed that rewards can be divided into intrinsic and extrinsic rewards. Intrinsic rewards include completion, achievement, autonomy, and personal growth; extrinsic rewards include salary, wages, employee benefits, interpersonal rewards, and promotions. "Intrinsic rewards are especially important for the development of organizational commitment" (Ivancevich et al., 2005, p. 224).

Ivancevich et al.'s (2005) theory partially conflicts with Hellriegel et al.'s (1998) theory, which states that pay is the main factor to affect organizational commitment.

Most empirical studies did not provide detailed information about sampling plans, data collection procedures, reliability, and validity. Some articles did not even state a hypothesis or research questions. Most research focused solely on high-turnover-rate industries. Actually, every industry should be concerned about this global topic, because voluntary turnover impacts many industries in the world. It has been revealed that the cost of turnover is approximately a year's salary for each vacant position, and when employees leave, they also take knowledge with them (Droege & Hoobler, 2003; Hillmer et al., 2004). Hence, not only high-turnover-rate industries suffer from voluntary turnover, but high-reward industries and technology-intensive industries also lose inestimable money and knowledge. In Igbaria and Guimaraes' (1999) employee-turnover study, the researchers stated that future studies should encompass a broader sample of companies and include new variables such as job characteristics. Omar and Shittu (2005) also stated that future research should include a wider range of retail industries. The participants of Shaw's (1999) study were restricted to M.B.A. students in the U.S. Future studies should consider subjects from different countries with different educational levels. Terpstra and Honoree's (2004) study revealed that, even in the same country and industry, employees have different levels of job satisfaction and pay satisfaction. Surprisingly, findings show a significant negative correlation between job and pay satisfaction. The confirmation of this result is worth investigation. The researchers suggest that future studies should confirm the influence of salary level upon job and pay satisfaction levels.

Sample size was also an area of concern in this literature review. The sample size can be increased from Waldman et al.'s (2004) methodological study. This study was based on only one academic medical center. For a methodological study, the sample size should be increased. The sample size of McNeese-Smith and Nazarey's (2001) organizational commitment empirical study seems quite small. The researchers surveyed only 30 people. A similar problem appears in the organizational commitment and employee turnover empirical study by Chen and Francesco (2000). The researchers narrowed the sample to two large cities, but did not provide enough country-wide statistical data for reference. The limitation reported by Chen and Francesco (2000) was in the nature of the sample: the subjects were relatively young with limited organizational tenure, and the majority of subjects were lower-level employees or first-line supervisors. The researchers suggested that future studies should focus on cross-cultural research. Limitations reported by Tang and Chiu (2003) are that the sample does not represent a random sample of average citizens in Hong Kong, and, again, the sample size was relatively small.

Further, use of past theories and statistical methods are areas of concern. Dole and Schroeder's (2001) personality, job satisfaction and turnover meta-analysis reviewed related articles from 1935 to 2000. Some articles were based on earlier theories and measurement tools which differ from current theories and measurement tools. Future research should focus on the articles which use current theories and statistical methods. Participants in research by Lum et al. (1998) included both part-time and full-time employees in an age range of 23 to 63 years, which may reduce the reliability of the study. Future studies should consider narrowing the target population. Omar and Shittu's

(2005) study presented a high level of data quality, data analysis, and clearly defined procedures allowing replication, but the sample included a wide range of working experiences and positions. Most workers had spent less than five years, but some of them had spent more than 30 years in the industry. Future studies should focus on specific levels of employees.

### **Theoretical Framework**

The major theories that guided this study consisted of turnover theory developed by Steers and Mowday (1981), a model of pay satisfaction adapted from Lum et al's (1998) concept, job satisfaction theory developed by Spector (1997), and the three-component model of organizational commitment developed by Allen and Meyer (1991). Based on the discussion and review of the theoretical and empirical literature, a schematic model (see Figure 2-1) was developed, expressing the relationships among the major theories and variables in this study. Pay satisfaction, job satisfaction, and organizational commitment could impact turnover rate. A high turnover rate could directly increase the cost of personnel matters and training, and therefore decrease organizational profits; pay satisfaction, job satisfaction, and organizational commitment may predict employee turnover; and pay satisfaction, job satisfaction, and organizational commitment can affect one another in a positive way.

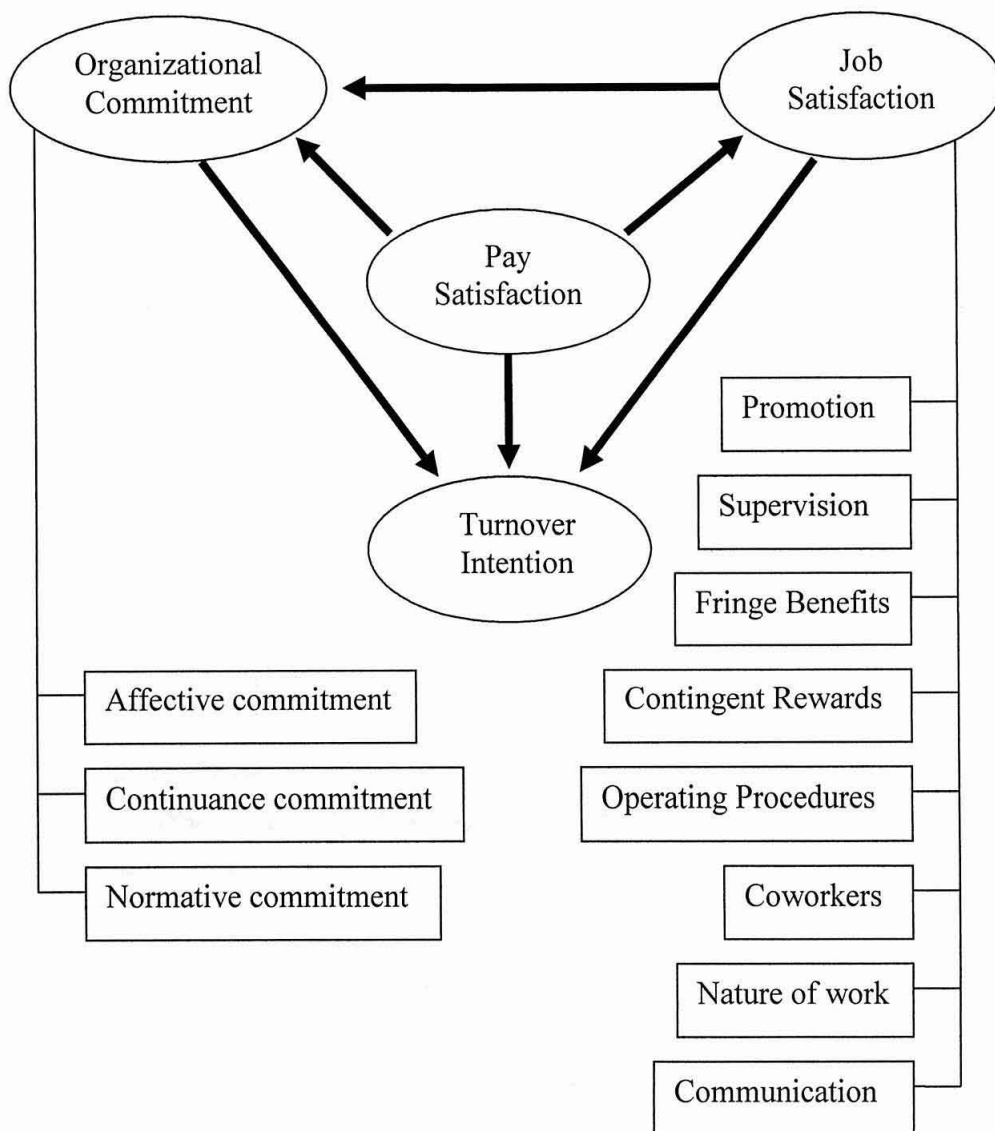


Figure 2-1. Theoretical framework.

### **Research Questions**

1. What are the sociodemographic characteristics of a sample of employees in the Taiwanese banking industry?
2. What are the degrees of pay satisfaction, job satisfaction, organizational commitment, and turnover intention of a sample of employees in the Taiwanese banking industry?
3. Among employees in the high turnover group, would turnover intention change if monthly salary increased?

### **Hypotheses**

Based on the theoretical framework, hypothesized pay satisfaction, job satisfaction, organizational commitment, and turnover intention model (see Figure 2-2); hypothesized job satisfaction sub-variables and turnover intention model (see Figure 2-3); and hypothesized organizational commitment sub-variables and turnover intention model (see Figure 2-4) were used in this study.



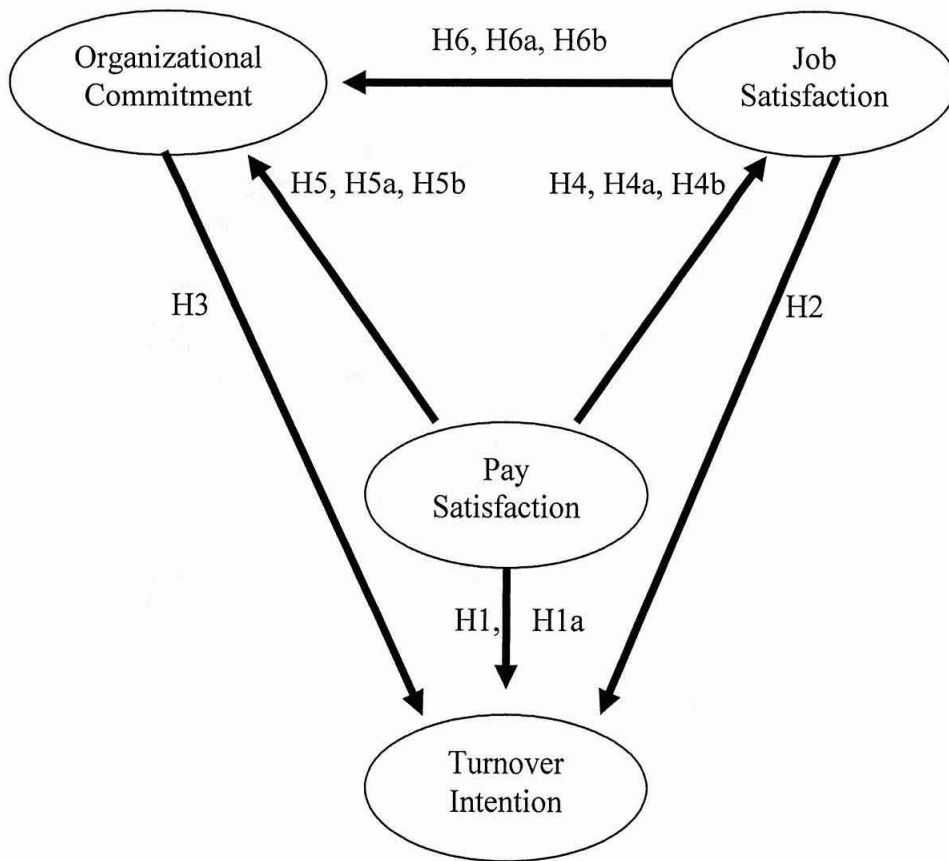


Figure 2-2. Hypothesized pay satisfaction, job satisfaction, organizational commitment, and turnover intention model.

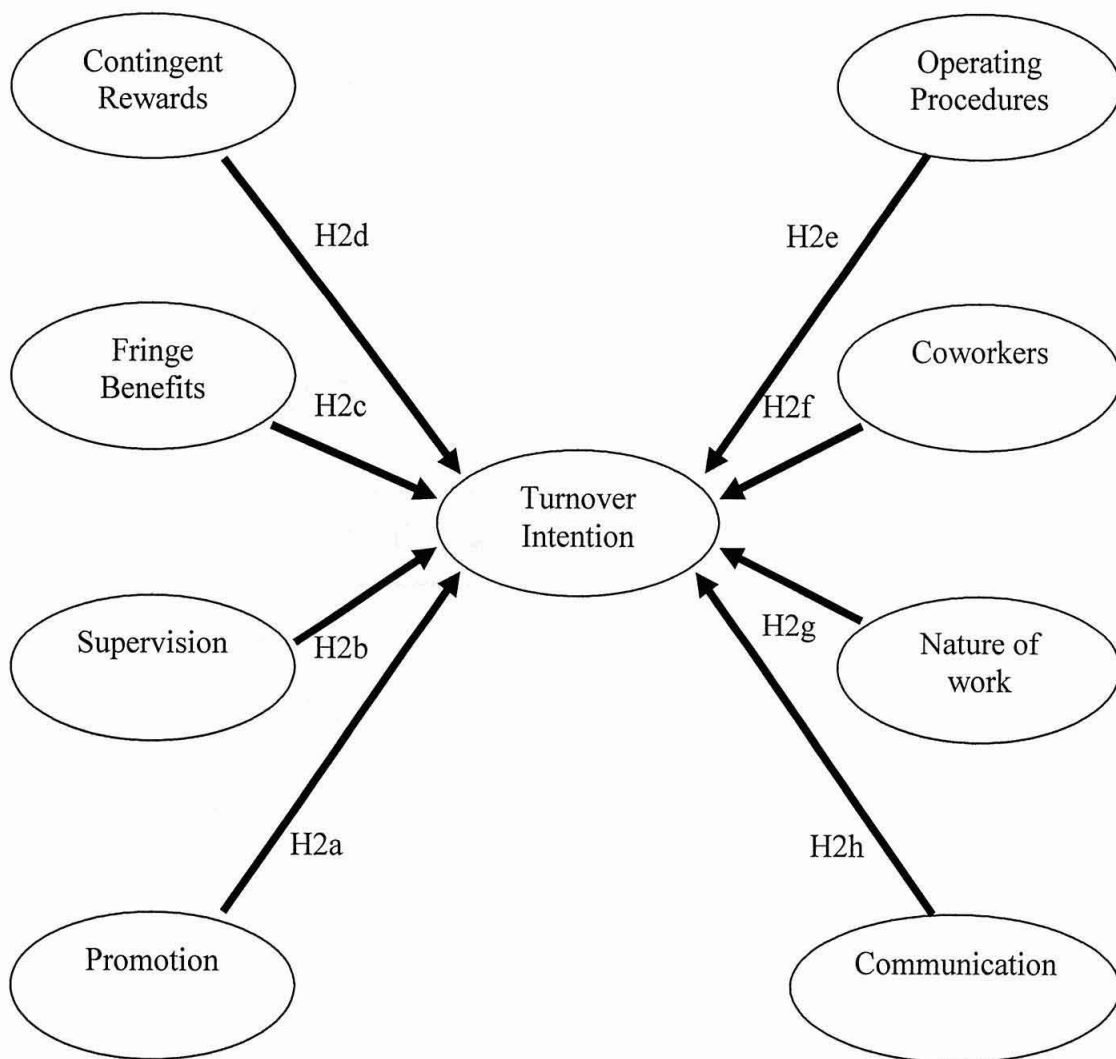


Figure 2-3. Hypothesized job satisfaction sub-variables and turnover intention model.

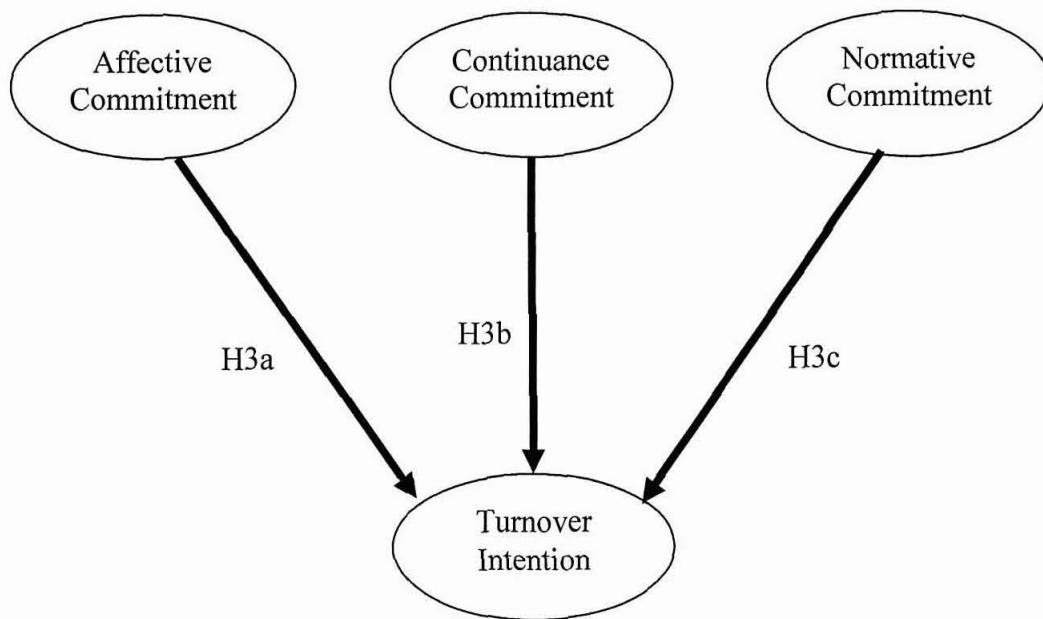


Figure 2-4. Hypothesized organizational commitment sub-variables and turnover intention model.

H1: Pay satisfaction has a negative relationship with turnover intention.

H2: Job satisfaction has a negative relationship with turnover intention.

H2a: Promotion has a significant relationship with turnover intention.

H2b: Supervision has a significant relationship with turnover intention.

H2c: Fringe benefits have a significant relationship with turnover intention.

H2d: Contingent rewards have a significant relationship with turnover intention.

H2e: Operating procedures have a significant relationship with turnover intention.

- H2f: Coworkers have a significant relationship with turnover intention.
- H2g: The nature of work has a significant relationship with turnover intention.
- H2h: Communication has a significant relationship with turnover intention.
- H3: Organizational commitment has a negative relationship with turnover intention.
- H3a: Affective commitment has a significant relationship with turnover intention.
- H3b: Continuance commitment has a significant relationship with turnover intention.
- H3c: Normative commitment has a significant relationship with turnover intention.
- H4: Pay satisfaction has a positive relationship with job satisfaction.
- H4a: Pay satisfaction is a mediator between job satisfaction and turnover intention.
- H4b: Job satisfaction is a mediator between pay satisfaction and turnover intention.
- H5: Pay satisfaction has a positive relationship with organizational commitment.
- H5a: Pay satisfaction is a mediator between organizational commitment and turnover intention.
- H5b: Organizational commitment is a mediator between pay satisfaction and turnover intention.

H6: Job satisfaction has a positive relationship with organizational commitment.

H6a: Job satisfaction is a mediator between organizational commitment and turnover intention.

H6b: Organizational commitment is a mediator between job satisfaction and turnover intention.

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

#### **Research Design**

Based on the literature review, there are few comprehensive empirical studies that examine the relationships among pay satisfaction, job satisfaction, organizational commitment, and turnover intention in the Taiwanese banking industry. This quantitative, non-experimental study of the relationships and degrees among pay satisfaction, job satisfaction, organizational commitment, and turnover intention of entry-level employees and mid-management who work in the Taiwanese domestic private banks' branches has been conducted through an explanatory and correlational survey to answer the three research questions and examine the 23 hypotheses.

According to the concept of Structural Equation Modeling (SEM), variables can be categorized into endogenous latent, exogenous latent, and manifest variables. An endogenous latent variable is similar to a dependent variable, and an exogenous latent variable is similar to an independent variable (Hair et al., 2006; Kline, 2005). The endogenous latent variable of this study was turnover intention, and the exogenous latent variables were pay satisfaction, job satisfaction, and organizational commitment. There were also eleven sub-latent variables in this study: promotion, supervision, fringe benefits, contingent rewards, operating procedures, coworkers, nature of work, communication, affective commitment, normative commitment, and continuance commitment.

In this study, private bank referred to the operation of a bank that is not government-owned. Most Taiwanese private banks categorize their employee positions from level five to level seventeen. Entry-level employee referred to employees whose

position is level eight or lower, or whose title is assistant or commissioner. Mid-management referred to an employee whose position is level nine or ten, and whose title is assistant manager or vice manager. Turnover intention referred to the degree of the employees' intention to voluntarily leave. Pay satisfaction referred to the employees' perceived level of pay satisfaction. Job satisfaction referred to the employees' overall attitude which is generated from the employees' working experiences. Organizational commitment referred to the employees' overall commitment to their banks.

The survey contained five sections, including demographic questions, questions about pay and job satisfaction, organizational commitment questions, turnover intention questions part A, and turnover intention questions part B.

### **Population and Sampling Plan**

#### ***Target Population***

The target population was entry-level and mid-management employees of branches in the Taiwanese private banking industry. In Taiwan, according to reports by the Financial Supervision Commission, Executive Yuan (2005a, 2005b), Ministry of Finance, R. O. C. (2006), Central Bank of China (2005), Central Trust of China (2004), Bank of Taiwan (2005), Land Bank of Taiwan (2004), Taiwan Cooperative Bank (2005), and The Export-Import Bank of the Republic of China (2005), there were 37 private banks which had 2,517 branches across the country, and the estimated total number of employees was 94,380. In addition, Shiao and Li's (2002), and Tu and Luo's (2002) studies showed that the percentage of entry-level and mid-management employees in a Taiwanese domestic private bank's branch was over 83%. Therefore, the estimated total

number of entry-level and mid-management employees working in domestic private bank branches was 78,336.

### *Accessible Population*

The accessible population was limited to entry-level and mid-management branch employees of the 37 domestic private banks located in Taipei Metro (the largest northern, and largest national city), Kaohsiung (the largest southern, and second largest national city), and Taichung (the largest central, and the third largest national city). There were 1,503 branch offices in these three cities, and the estimated number of entry-level and mid-management employees was 46,157.

According to information provided by China Development Industrial Bank (2004), Chinatrust (2006), Cathay United Bank (2006), Taipei Fubon Bank (2005), The International Commercial Bank of China (2005), First Commercial Bank (2002), Hua Nan Bank (2006), Taishin Bank (2006), Chang Hwa Bank (2006), Chiaotung Bank (2003), The Shanghai Commercial & Savings Bank (2005), International Bank of Taipei (2006), E. Sun Bank (2001), Bank SinoPac (2006), Industrial Bank of Taiwan (2004), Union Bank of Taiwan (2001), Far Eastern International Bank (2006), Ta Chong Bank (2005), The Farmers Bank of China (2005), Cosmos Bank, Taiwan (2004), Hsinchu International Bank (2006), EnTie Bank (2005), Fuhwa Bank (2003), Jih Sun International Bank (2005), The Chinese Bank (2002), Taichung Commercial Bank (2006), Shin Kong Commercial Bank (2006), Sunny Bank (2006), Bank of Overseas Chinese (2005), Bowa Bank (2004), Bank of Kaohsiung (2001), Chinfon Bank (2004), Bank of Panhsin (2005), Hwatai Bank (2006), COTA Commercial Bank (2006), Lucky Bank (2004), and Agricultural Bank of Taiwan (2005), there were 1,098 branches (43.60%) in Taipei



Metro (Taipei city and Taipei county), 237 branches (9.41%) in Kaohsiung, and 168 branches (6.67%) in Taichung. In other words, almost 60% of Taiwanese private bank branches were located in these three cities. Table 3-1 shows the complete distribution of private bank branches in Taiwan.

Table 3-1

*Distribution of Private Bank Branches in Taiwan*

Banks	Cities			
	Taipei Metro	Kaohsiung	Taichung	Others
China Development Industrial Bank	0	1	1	1
Chinatrust	54	10	7	38
Cathay United Bank	63	9	6	29
Taipei Fubon Bank	88	6	3	23
The International Commercial Bank of China	28	13	5	29
First Commercial Bank	72	15	5	89
Hua Nan Bank	81	21	7	72
Taishin Bank	46	7	7	40
Chang Hwa Bank	70	15	9	76
Chiaotung Bank	14	3	2	11
The Shanghai Commercial & Savings Bank	34	4	4	13
International Bank of Taipei	68	1	1	13
E. Sun Bank	45	13	3	33
Bank SinoPac	22	4	3	15
Industrial Bank of Taiwan	0	1	0	1
Union Bank of Taiwan	38	5	7	23

Table 3-1 (Continued)

Banks	Cities			
	Taipei Metro	Kaohsiung	Taichung	Others
Far Eastern International Bank	19	3	3	10
Ta Chong Bank	20	8	3	21
The Farmers Bank of China	33	8	5	63
Cosmos Bank, Taiwan	22	4	3	33
Hsinchu International Bank	7	1	5	69
EnTie Bank	33	3	1	15
Fuhwa Bank	10	3	4	50
Jih Sun International Bank	15	4	2	13
The Chinese Bank	16	3	2	14
Taichung Commercial Bank	6	1	15	56
Shin Kong Commercial Bank	49	5	14	39
Sunny Bank	38	19	3	35
Bank of Overseas Chinese	21	5	4	24
Bowa Bank	14	8	5	11
Bank of Kaohsiung	4	24	1	6
Chinfon Bank	15	3	2	13
Bank of Panhsin	24	7	1	13
Hwatai Bank	28	0	1	0
COTA Commercial Bank	1	0	11	5
Lucky Bank	0	0	13	18
Agricultural Bank of Taiwan	0	0	0	0
Total number of branch offices	1,098	237	168	1,014
Percentage (National)	43.62%	9.41%	6.67%	40.3%
Percentage (Three Cities)	73.05%	15.76%	11.19%	

### ***Eligibility Criteria***

1. The participants worked for branches of Taiwanese private banks.
2. The participants were formal entry-level or mid-management employees.
3. Each participant had worked for his/her banks for at least one year.
4. The participants were able to read and write traditional Chinese, and were 20 years or older.

### ***Exclusion Criteria***

1. The participants were not working for branches of Taiwanese private banks.
2. The participants were not formal entry-level or mid-management employees.
3. The participants had worked for their banks for less than one year.
4. The participants were unable to read and write traditional Chinese, or were under 20 years old.
5. The participants were bank employees but they were cleaners, office boys, janitors, security guards, independent contractors, or temporary employees.

### ***Multistage Sampling Plan***

Compared with other multivariate approaches, SEM requires a larger sample. The ideal sample size is five times that of observed variables. Due to the fact that there were a total of 60 items in the questionnaire (36 items for pay and job satisfaction, 18 items for organizational commitment, and 6 items for turnover intention), the ideal sample size for this study was 300, with a minimal sample size of 200. In this study, the researcher expected to distribute an initial sample of 2,000 with an estimated response rate of 20%, or 400 responses.

This study adopted a probability and multistage plan to access the total population. In the first stage, the researcher randomly selected branch offices. In the second stage, the researcher invited the entire accessible population in selected branch offices to respond to the survey. According to information provided by the Financial Supervision Commission, Executive Yuan (2005a, 2005b), Ministry of Finance, R. O. C. (2006), Central Bank of China (2005), Tu and Luo (2002), Central Trust of China (2004), Bank of Taiwan (2005), Land Bank of Taiwan (2004), Taiwan Cooperative Bank (2005), Chang, Shiao, and Tan (2004), Shiao and Li's (2002), Yahoo Stock Market, Taiwan (2002) and The Export-Import Bank of the Republic of China (2005), the average number of employees at a branch was approximately 37. As the percentage of entry-level and mid-management employees in a branch office was 83%, and the researcher reasonably supposed that five entry-level and mid-management employees who work in selected branch offices would not receive the survey for various reasons, the estimated accessible population in each selected branch office was 25 ( $(37 \times 0.83) - 5 = 25.71$ ). In this study, the accessible population invited was 2,000. Therefore, the researcher needed to submit the survey to at least 80 ( $2000 / 25 = 80$ ) branch offices.

In the first stage, identified points of data collection, were limited to the cities of Taipei Metro, Kaohsiung, and Taichung. Based on the proportion of branch offices in these three areas (Table 3-1), the researcher randomly selected 58 branches from a total of 1,098 branches in Taipei Metro, 13 branches from a total of 237 branches in Kaohsiung, and 9 branches from a total of 168 branches in Taichung.

In the second stage, all entry-level and mid-management in each selected branch were invited to participate. The researcher and some trained questionnaire distributors

selected available days and times for data collection (two banks each day). The data collection process was to be conducted over 40 working days in front of the 80 branches which are located in the cities of Taipei Metro, Kaohsiung, and Taichung. However, the actual length of the data collection process was 52 working days.

The participants were given a package with a consent form (see Appendix B), survey questionnaire and a grip-seal envelope so that the participant could seal the completed survey in the envelope and place it into a data collection box through a “slit” in the top.

### **Instrumentation**

The survey contained five sections, including sociodemographic profile questions, pay and job satisfaction questions, organizational commitment questions, turnover intention questions part A, and turnover intention questions part B (see Appendix E). The sociodemographic profile questions were developed by the researcher. Pay and job satisfaction questions were adapted from Spector's (1994) Job Satisfaction Survey (JSS). Organizational commitment questions were adapted from the (TCM) Employee Commitment Survey which was developed by Meyer, Allen, and Smith (1993). Turnover intention questions part A were adapted from the turnover questionnaire which was developed by Kim et al. (1996). Turnover intention questions part B were developed by the researcher.

## *Sociodemographic Profile*

### *Description*

The sociodemographic profile questionnaire was developed by the researcher. The questionnaire surveyed participants' occupation, number of years working in the current bank, position level, job title, age, pay, gender, and education. The items of the sociodemographic profile questionnaire are presented in Table 3-2 (also see Appendix E).

Table 3-2

### *Items of Sociodemographic Profile Questionnaire*

Indicators	Items
1	Age
2	Do you work for a Taiwanese domestic private bank?
3	For how many years have you worked for the current bank?
4	What is your current position level?
5	What is your current job title?
6	Monthly salary
7	Gender
8	Highest level of education

## *Job Satisfaction Survey (JSS)*

### *Description*

The Job Satisfaction Survey (JSS) is a 36-item, nine-facet scale which was developed by Spector (1994) to assess employee attitudes toward the job and other aspects of the job. Each facet is assessed with four items, with six choices per item ranging from "strongly disagree" to "strongly agree." The nine facets are pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, coworkers, nature of work, and

communication. The items in the modified JSS are presented in Table 3-3 (also see Appendix E).

The items fall into the subscales as follows:

Pay: 1, 10, 19, 28

Promotion: 2, 11, 20, 33

Supervision: 3, 12, 21, 30

Fringe Benefits: 4, 13, 22, 29

Contingent Rewards: 5, 14, 23, 32

Operating Conditions: 6, 15, 24, 31

Coworkers: 7, 16, 25, 34

Nature of Work: 8, 17, 27, 35

Communication: 9, 18, 26, 36

Table 3-3

*Items of the Modified Job Satisfaction Survey*

Indicators	Items
1	I feel I am being paid a fair amount for the work I do.
2	There is really too little chance for promotion on my job.
3	My supervisor is quite competent in doing his/her job.
4	I am not satisfied with the benefits I receive.
5	When I do a good job, I receive the recognition for it that I should receive.
6	Many of our rules and procedures make doing a good job difficult.
7	I like the people I work with.
8	I sometimes feel my job is meaningless.
9	Communications seem good within this bank.
10	Raises are too few and far between.
11	Those who do well on the job stand a fair chance of being promoted.
12	My supervisor is unfair to me.
13	The benefits we receive are as good as most other organizations offer.
14	I do not feel that the work I do is appreciated.
15	My efforts to do a good job are seldom blocked by red tape.
16	I find I have to work harder at my job because of the incompetence of people I work with.
17	I like doing the things I do at work.
18	The goals of this bank are not clear to me.
19	I feel unappreciated by the bank when I think about what they pay me.
20	People get ahead as fast here as they do in other places.
21	My supervisor shows too little interest in the feelings of subordinates.
22	The benefit package we have is equitable.
23	There are few rewards for those who work here.
24	I have too much to do at work.
25	I enjoy my coworkers.
26	I often feel that I do not know what is going on within the bank.
27	I feel a sense of pride in doing my job.
28	I feel satisfied with my chances for salary increases.
29	There are benefits we do not have which we should have.
30	I like my supervisor.
31	I have too much paperwork.
32	I don't feel my efforts are rewarded the way they should be.
33	I am satisfied with my chances for promotion.
34	There is too much bickering and fighting at work.
35	My job is enjoyable.
36	Work assignments are not fully explained.

*Note.* From the Job Satisfaction Survey (JSS) by Paul E. Spector, 1994. Adapted with permission of the author.



### ***Reliability***

The coefficient alpha of Pay is .75.

The coefficient alpha of Promotion is .73.

The coefficient alpha of Supervision is .82.

The coefficient alpha of Fringe Benefits is .73.

The coefficient alpha of Contingent Rewards is .76.

The coefficient alpha of Operating Procedures is .62.

The coefficient alpha of Coworkers is .60.

The coefficient alpha of Nature of Work is .78.

The coefficient alpha of Communication is .71.

The coefficient alpha of Total of all facets is .91.

### ***Validity***

The evidence for discriminant and convergent validity was provided by a multitrait-multimethod analysis of the JSS and Job Descriptive Index (JDI) which developed in 1969 by Smith, Kendall, and Hulin. The validity correlations among five equivalent subscales (work, pay, promotion, supervision, and co-workers) from both instruments were significantly larger than zero and were of reasonable magnitude (from 0.61 to 0.80). The nine subscales of JSS were factor analyzed using principal components with varimax rotation. All nine eigenvalues were greater than 1.0. (Spector, 1985).

Although the JSS was originally developed for use in human service organizations, it is applicable to all organizations. Number of samples = 108, Total sample size = 28,876 (Spector, 2004).

### ***Three-Component Model (TCM) Employee Commitment Survey***

#### ***Description***

The Three-Component Model (TCM) Employee Commitment Survey is an 18-item, three-facet scale which was developed by Meyer, Allen, and Smith (1993) to assess employee commitment to an organization. Each facet is assessed with six items, with seven choices per item, ranging from “strongly disagree” to “strongly agree.” The three facets are affective commitment, normative commitment, and continuance commitment (Meyer & Allen, 2004). The items of the modified TCM Employee Commitment Survey are presented in Table 3-4 (also see Appendix E).

Table 3-4

*Items of the Modified TCM Employee Commitment Survey*

Indicators	Items
<b>Affective Commitment Scale</b>	
1	I would be very happy to spend the rest of my career with this bank.
2	I really feel as if this bank's problems are my own.
3	I do not feel a strong sense of "belonging" to my bank.
4	I do not feel "emotionally attached" to this bank.
5	I do not feel like "part of the family" at my bank.
6	This bank has a great deal of personal meaning for me.
<b>Continuance Commitment Scale</b>	
1	Right now, staying with my bank is a matter of necessity as much as desire.
2	It would be very hard for me to leave my bank right now, even if I wanted to.
3	Too much of my life would be disrupted if I decided I wanted to leave my bank now.
4	I feel that I have too few options to consider leaving this bank.
5	If I had not already put so much of myself into this bank, I might consider working elsewhere.
6	One of the few negative consequences of leaving this bank would be the scarcity of available alternatives.
<b>Normative Commitment Scale</b>	
1	I do not feel any obligation to remain with my current employer.
2	Even if it were to my advantage, I do not feel it would be right to leave my bank now.
3	I would feel guilty if I left my bank now.
4	This bank deserves my loyalty.
5	I would not leave my bank right now because I have a sense of obligation to the people in it.
6	I owe a great deal to my bank.

*Note.* Adapted from the TCM Employee Commitment Survey by John Meyer and Natalie Allen, 2004.

Use of the TCM Employee Commitment Survey, authored by John Meyer and Natalie Allen, was made under license from the University of Western Ontario, London, Canada

### ***Reliability***

The coefficient alpha of affective commitment is .85.

The coefficient alpha of normative commitment is .73.

The coefficient alpha of continuance commitment is .79.

### ***Validity***

The evidence for construct validity was provided by factor analytic: (a) relations among the commitment measures and related measures; (b) the factor structure of the continuance commitment; and (c) the stability of the factor structures across time. The patterns of correlation between the commitment measures and other variables also indicated that the validity was established. The measurement was adopted by over 40 employee samples, representing more than 16,000 employees from a wide variety of organizations and occupations. (Allen & Meyer, 1996).

### ***Turnover Questionnaire***

#### ***Part A***

**Description.** The Turnover Questionnaire (part A) is a 4-item scale which was developed by Kim et al. (1996) to measure employee turnover intention. Each item contains five choices ranging from “strongly disagree” to “strongly agree.” (Kim et al., 1996). The items of the modified Turnover Questionnaire are presented in Table 3-5 (also see Appendix E).

Table 3-5

*Items of Turnover Questionnaire (Part A)*

Indicators	Items
1	I plan to leave my bank as soon as possible.
2	Under no circumstances will I voluntarily leave my bank.
3	I would be reluctant to leave my bank.
4	I plan to stay in my bank as long as possible.

*Note.* From Turnover Questionnaire by S. W. Kim, J. L. Price, C. W. Mueller, and T. W. Watson, 1996.

Adapted with permission by the third author.

**Reliability and validity.** The coefficient alpha is .85. Discriminant and convergent validities of the measures were assessed by exploratory factor analysis. This questionnaire was used in examining career intent among physicians at a hospital (Kim et al., 1996).

**Part B**

**Description.** The Turnover Questionnaire (part B) was developed by the researcher. The questionnaire explored whether raising participants' monthly payment can change turnover intention. The items of the turnover intention questionnaire are presented in Table 3-6 (also see Appendix E).

Table 3-6

*Items of Turnover Questionnaire (Part B)*

Indicators	Items
1	Do you think you would change your answer from "4" or "5" to "1" or "2" in question No.1 of the previous part (Turnover Intention Questions Part A) if your monthly payment was increased?
2	If you chose "Yes" to the previous question, then how much of an increase per month will change your turnover intention? (If you chose "No", please do not answer this question.)

### **Procedures: Ethical Considerations and Data Collection Methods**

1. Obtaining permission to use and translate scales adapted for this study was the first requirement. The survey contained five sections, including sociodemographic profile questions, pay and job satisfaction questions, organizational commitment questions, turnover intention questions part A, and turnover intention questions part B. The sociodemographic profile questions were developed by the researcher. Pay and job satisfaction questions were adapted from Spector's (1994) Job Satisfaction Survey (JSS). Organizational commitment questions were adapted from the (TCM) Employee Commitment Survey developed by Meyer, Allen, and Smith (1993). Turnover intention questions part A were adapted from the turnover questionnaire which was developed by Kim et al. (1996). Turnover intention questions part B were developed by the researcher.
2. The second requirement was receiving approval from the Institutional Review Board of Lynn University. IRB approval was granted on May 10, 2006 (see Appendix A). Data collected was initiated following IRB approval.
3. The consent form was translated from English into traditional Chinese by using the reverse-translation method, with an official endorsement from an expert who is fluent in both traditional Chinese and English languages.
4. As all respondents are traditional Chinese, the questionnaire was translated from English into traditional Chinese by using the reverse-translation method, with an official endorsement from an expert who is fluent in both traditional Chinese and English languages to ensure the consistency of the questionnaire.

5. The researcher listed all 1,503 Taiwanese private banks' branch offices located in the cities of Taipei Metro, Kaohsiung, and Taichung.
6. From the list of 1,503 branches, the researcher randomly selected 58 branches from a total of 1,098 branches in Taipei Metro, 13 branches from a total of 237 branches in Kaohsiung, and 9 branches from a total of 168 branches in Taichung using a table of random numbers.
7. To increase the response rate, each participant who completed and returned the survey has been given a gift card for NT\$200 (New Taiwan dollars) (approximately equal to \$6). The gift card was issued by major Taiwanese department stores.
8. To insure that the questionnaire was given to every eligible employee who worked in selected branch offices at the same time, voluntary assistants helped distribute the survey. Volunteers, 20 years and older, were selected in each city. The researcher and assistants distributed surveys to two banks per day (one bank in the morning before opening, and the other one in the evening after closing). In the morning, the researcher needed a relatively small number of assistants to distribute the survey, because participants did not enter their banks at the same time. Nine assistants were selected from the student population in universities in Taiwan for morning distribution. During lunch time, one assistant was selected from the student population in universities in Taiwan for help collecting data and distributing gift cards. In the evening, the researcher needed more assistants, because participants left their banks in a relatively short span. Fifteen assistants were selected from the student population in universities in Taiwan for evening

distribution, data collection and distribution of gift cards. The researcher trained the assistants. The survey distribution dates approximately conformed to schools' summer vacation. It was possible to recruit enough volunteers from the student population in universities or colleges in Taiwan. In Taipei Metro, the distribution was conducted within 36 working days (exceeding the researcher's estimation). Nine assistants distributed surveys in the morning. One assistant collected data, and distributed gift cards at noon. Fifteen assistants distributed surveys, collected data, and distributed gift cards in the evening. In Kaohsiung, the distribution was conducted within eight working days (exceeding the researcher's estimation). Nine assistants distributed surveys in the morning. One assistant collected data and distributed gift cards at noon. Fifteen assistants distributed surveys, collected data, and distributed gift cards in the evening. In Taichung, the distribution was conducted within eight working days (exceeding the researcher's estimation). Nine assistants distributed surveys in the morning. One assistant collected data and distributed gift cards at noon. Fifteen assistants distributed surveys, collected data, and, distributed gift cards in the evening. During the distribution period, the researcher provided a weekly schedule to assistants each weekend and inquired if assistants could meet the schedule. The researcher looked for substitutes for those who could not meet the schedule.

9. For final data analysis, each survey questionnaire was coded with a handwritten number (1 = Taipei Metro, 2 = Kaohsiung, and 3 = Taichung) on the first page to identify the area of response.



10. The researcher and assistants distributed surveys to two banks per day (one bank in the morning before opening, and the other one in the evening after closing). The survey distribution process was conducted over 52 working days in front of the 80 private banks' branches which were located in the cities of Taipei Metro, Kaohsiung, and Taichung.
11. The researcher and all assistants waited in public areas around the bank before the beginning and end of the working day. Most Taiwanese banks open at 9:00 a.m. The employees usually start entering the office one hour before it was opened to customers. Lunch time is from 12:00 p.m. to 1:00 p.m. Most Taiwanese banks close at 3:30 p.m. to 5:00 p.m. (banks have different schedules which had been determined before the distribution). The employees usually came out of the bank three to five hours after it was closed to customers.
12. Participants were approached outside the bank in public areas. Therefore, there was no need to contact the selected banks for data collection approval.
13. In the morning, the assistants distributed questionnaires to everyone who intended to enter the selected bank before its opening time. In the Taiwanese banking industry, all entry-level and mid-management employees wear a uniform. The researcher also reasonably assumed that people who intended to enter the branch offices before opening time were employees of the bank, even if they were not wearing a uniform. The assistants introduced themselves and inquired if the person who intended to enter the bank was an entry-level or mid-management employee. If the response was yes, the individual was given a package with a consent form, survey questionnaire and grip-seal envelope so that the participant

could seal the completed survey and put it into a data collection box which has a slit in the top of the box. The survey questionnaire was placed in the envelope, and the consent form was attached to the outside of the envelope. The assistants stated that the researcher and his assistant would return at noon for data collection, and his assistant would give participants a NT\$200 gift card (name of department store) after dropping the completed survey into the data collection box. The researcher was on site to answer any questions. The survey distribution was continued until the bank was opened to customers.

14. During lunch time, the researcher and an assistant were at the same place for data collection and distribution of gift cards. The researcher was on site to answer any questions.
15. In the evening, the assistants distributed questionnaires to everyone who came out of the selected bank after closing time. In the Taiwanese banking industry, all entry-level and mid-management employees wear a uniform. The researcher also reasonably assumed that people who came out of the branch offices after closing time were employees of the bank, even if they were not wearing a uniform. The assistants introduced themselves and inquired if the person who came out of the bank was an entry-level or mid-management employee. If the response was yes, the individual was given a package with a consent form, survey questionnaire, grip-seal envelope, clip board, and pencil so that the participant could seal the completed survey and put it into a data collection box which has a slit in the top of the box. The survey questionnaire was placed in the envelope, and the consent form was attached to the outside of the envelope. Assistants also stated

that they would give participants a NT\$200 gift card (name of department store) after dropping their completed survey into the data collection box. Assistants moved away to insure that participants could complete the survey in private. The researcher was on site to answer any questions. The survey distribution was continued until the security gate closed.

16. The researcher and assistants recorded the number of packages distributed and the number who refused to participate in order to calculate the response rate.
17. No personal identifiers were required on the survey questionnaire. Each survey was coded with a number. Participants completed the survey voluntarily and anonymously.
18. The researcher submitted the Lynn University IRB Report of Termination of Project on October 12, 2006.
19. In order to maintain the confidentiality of this survey, the survey data will be saved in a "password protected" computer for a period of five years, after which time they will be deleted.
20. Responses will be stored in a locked depository box for a period of five years, after which time they will be destroyed.

## **Methods of Data Analysis**

The data collected from the survey were analyzed using the statistical software of EXCEL, SPSS 14.0, and AMOS 6.0. The methods of data analysis include descriptive statistics, confirmatory factor analysis, and structural equation modeling (SEM) analysis. Descriptive statistics, correlation of observed variable and latent variable, and reliability scores were calculated by SPSS 14.0, and structural equation modeling (SEM) analysis was performed using AMOS 6.0.

In this study, the major criteria used to test the hypothesized models were goodness-of-fit measures, which include three categories: absolute fit measures, incremental fit measures, and parsimonious fit measures. The absolute fit measures were used to examine the degree of goodness-of-fit for structural and measurement models. The incremental fit measures were used to compare the hypothesized models of this study to baseline models (null models). The parsimonious fit measures were used to evaluate the parsimony ratio of the models, to compare the goodness-of-fit, and correct overfitting of the models (Hair et al., 2006; Kline, 2005). The researcher also adapted Wu's (2006) concept to organize the goodness-of-fit indexes into standard tables (see Table 4-7; Table 4-8; Table 4-9; Table 4-10; Table 4-12; Table 4-13; Table 4-14; Table 4-16; Table 4-17; Table 4-20; Table 4-22).

### ***Research Questions***

1. What are the sociodemographic characteristics of a sample of employees in the Taiwanese banking industry?
2. What are the degrees of pay satisfaction, job satisfaction, organizational commitment and turnover intention of a sample of employees in the Taiwanese banking industry?
3. Among employees in the high turnover group, would turnover intention change if monthly salary increased?

### ***Key Variables***

The key variables were pay satisfaction, job satisfaction, organizational commitment, turnover intention, age, occupation, working years, position level, job title, monthly salary, gender, and education.

### ***Quantitative Methods***

The researcher used descriptive statistics to answer three research questions.

### ***Hypotheses***

H1: Pay satisfaction has a negative relationship with turnover intention.

H2: Job satisfaction has a negative relationship with turnover intention.

H2a: Promotion has a significant relationship with turnover intention.

H2b: Supervision has a significant relationship with turnover intention.

H2c: Fringe benefits have a significant relationship with turnover intention.

H2d: Contingent rewards have a significant relationship with turnover intention.

- H2e: Operating procedures have a significant relationship with turnover intention.
- H2f: Coworkers have a significant relationship with turnover intention.
- H2g: The nature of work has a significant relationship with turnover intention.
- H2h: Communication has a significant relationship with turnover intention.
- H3: Organizational commitment has a negative relationship with turnover intention.
- H3a: Affective commitment has a significant relationship with turnover intention.
- H3b: Continuance commitment has a significant relationship with turnover intention.
- H3c: Normative commitment has a significant relationship with turnover intention.
- H4: Pay satisfaction has a positive relationship with job satisfaction.
- H4a: Pay satisfaction is a mediator between job satisfaction and turnover intention.
- H4b: Job satisfaction is a mediator between pay satisfaction and turnover intention.
- H5: Pay satisfaction has a positive relationship with organizational commitment.
- H5a: Pay satisfaction is a mediator between organizational commitment and turnover intention.

H5b: Organizational commitment is a mediator between pay satisfaction and turnover intention.

H6: Job satisfaction has a positive relationship with organizational commitment.

H6a: Job satisfaction is a mediator between organizational commitment and turnover intention.

H6b: Organizational commitment is a mediator between job satisfaction and turnover intention.

### ***Key Variables***

The key variables were pay satisfaction, job satisfaction, organizational commitment, turnover intention, pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, coworkers, nature of work, communication, affective commitment, normative commitment, and continuance commitment.

### ***Quantitative Methods***

The researcher used Structural Equation Modeling (SEM) analysis to examine all hypotheses.

## **Evaluation of Research Methods**

### ***Internal Validity***

#### ***Strengths***

1. The research design was strong, because this was an explanatory study using Structural Equation Modeling (SEM) to test hypotheses.
2. The instruments used in this study have good estimates of reliability and evidence of established validity.

### ***Weakness***

1. The research adopted a non-experimental study method.

### ***External Validity***

### ***Strengths***

1. The research used quantitative research methods to investigate the large population and data collection.
2. The target and accessible populations in this study were clearly defined.
3. The use of a multistage sampling plan strengthened the study's external validity by increasing the ability to generalize results to the accessible population.

### ***Weakness***

1. The survey questionnaire contained over 60 items, which may have reduced the return rate.



## **CHAPTER IV**

### **RESULTS**

This chapter presents sample demographic, statistical analysis, tests of hypotheses, answers to research questions, and other findings from this study. The data collected from the survey were analyzed using the statistical software of EXCEL, SPSS 14.0, and AMOS 6.0. The methods of data analysis included descriptive statistics, confirmatory factor analysis, and Structural Equation Modeling (SEM) analysis. The reliability and validity of survey instruments were also examined. A total of 1,704 surveys were distributed, and 392 responses were received. The response rate was 23%. Due to the fact that 37 responses were not completed correctly, a total of 355 valid responses were used in the data analysis procedures.

#### **Research Question 1**

What are the sociodemographic characteristics of a sample of employees in the Taiwanese banking industry?

Among the 355 respondents who participated in the survey, 98 respondents (27.6%) were male, and 257 (72.4%) respondents were female. The largest age group of participants was 25 to 29, and the majority of participants had a bachelor's degree (92.1%). The largest position level group was level seven and eight (30.4%), and 20 participants (5.6%) stated that there is no level system in its bank. Most participants' job title was Commissioner (42%), and the largest monthly salary group was \$911 to \$1,060 (33%). The results of the participants' sociodemographic characteristics are

presented in Table 4-1. The largest participants' working years group was two years (18.9%). The results of the participants' working years are presented in Table 4-2.

Table 4-1

*Sociodemographic Characteristics of the Sample*

Sociodemographic Variables	Frequency	Percentage
Gender (n=355)		
Male	98	27.6%
Female	257	72.4%
Age (n=355)		
20-24	27	7.6%
25-29	154	43.4%
30-34	98	27.6%
35-39	44	12.4%
40-44	13	3.7%
45-49	10	2.8%
50-54	8	2.3%
55-59	1	0.2%
Education (n=355)		
Lower than high school	1	0.2%
High school	17	4.9%
College	327	92.1%
Graduate school	10	2.8%
Position Level (n=355)		
Lower than level 5	42	11.8%
Level 5 and 6	100	28.3%
Level 7 and 8	108	30.4%
Level 9 and 10	85	23.9%
N/A	20	5.6%
Job Title (n=355)		
Assistant	28	7.9%
Commissioner	149	42%
Assistant manager	86	24.2%
Vice manager	11	3.1%
Others	81	22.8%
Monthly Salary (n=355)		
Lower than \$760	4	1.1%
\$760-\$910	32	9%
\$911-\$1,060	117	33%
\$1,061-\$1,210	71	20%
\$1,211-\$1,360	45	12.7%
\$1,361-\$1,510	31	8.7%
\$1,511-\$1,660	22	6.2%
\$1,661-\$1,810	11	3.1%
\$1,811-\$1,960	4	1.1%
Higher than \$1,960	18	5.1%

Table 4-2

*Frequency and Percentage of Working Years*

Working Years	Frequency	Percentage
1	52	14.5%
2	67	18.9%
3	46	13.0%
4	25	7.0%
5	26	7.3%
6	23	6.5%
7	19	5.4%
8	17	4.8%
9	12	3.4%
10	9	2.5%
11	10	2.8%
12	10	2.8%
13	6	1.7%
14	1	0.3%
15	8	2.3%
16	5	1.4%
18	1	0.3%
19	1	0.3%
21	3	0.8%
22	1	0.3%
23	1	0.3%
24	3	0.8%
25	6	1.7%
29	1	0.3%
31	1	0.3%
32	1	0.3%
Total	355	100%

## Research Question 2

What are the degrees of pay satisfaction, job satisfaction, organizational commitment and turnover intention of a sample of employees in the Taiwanese banking industry?

### *Descriptive Analysis of Job Satisfaction Survey (JSS)*

The pay and job satisfaction questions were adapted from Spector's (1994) Job Satisfaction Survey (JSS), which is a 36-item, nine-facet scale. Each facet is assessed as to four items, with six choices per item, ranging from "strongly disagree" to "strongly agree." The nine facets are pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, coworkers, nature of work, and communication.

The average JSS total score was 126.60, with a possible range of 36 to 216, and the average item score of the JSS was 3.52. The results of the analysis of descriptive statistics for the JSS items are presented in Table 4-3.

Table 4-3

### *Descriptive Analysis of Job Satisfaction Survey (JSS) Items (N = 355)*

Indicators	Items	Mean	Standard deviation
Pay		3.19	
JSS01	I feel I am being paid a fair amount for the work I do.	3.75	1.18
JSS02	Raises are too few and far between.	2.56	1.20
JSS03	I feel unappreciated by the bank when I think about what they pay me.	3.50	1.10
JSS04	I feel satisfied with my chances for salary increases.	2.95	1.20
Pay dimension score (possible range 4-24)		12.76	

Table 4-3 (Continued)

Indicators	Items	Mean	Standard deviation
Promotion		2.99	
JSS05	There is really too little chance for promotion on my job.	2.82	1.17
JSS06	Those who do well on the job stand a fair chance of being promoted.	3.44	1.27
JSS07	People get ahead as fast here as they do in other places.	2.72	1.06
JSS08	I am satisfied with my chances for promotion.	2.98	1.15
Promotion dimension score (possible range 4-24)		11.96	
Supervision		4.03	
JSS09	My supervisor is quite competent in doing his/her job.	4.38	1.09
JSS10	My supervisor is unfair to me.	4.02	1.16
JSS11	My supervisor shows too little interest in the feelings of subordinates.	3.77	1.29
JSS12	I like my supervisor.	3.94	1.22
Supervision dimension score (possible range 4-24)		16.11	
Fringe Benefits		3.22	
JSS13	I am not satisfied with the benefits I receive.	3.15	1.16
JSS14	The benefits we receive are as good as most other organizations offer.	3.20	1.20
JSS15	The benefit package we have is equitable.	3.30	1.09
JSS16	There are benefits we do not have which we should have.	3.21	1.17
Fringe Benefits dimension score (possible range 4-24)		12.86	
Contingent Rewards		3.46	
JSS17	When I do a good job, I receive the recognition for it that I should receive.	3.82	1.17
JSS18	I do not feel that the work I do is appreciated.	3.57	1.05
JSS19	There are few rewards for those who work here.	3.28	1.24
JSS20	I don't feel my efforts are rewarded the way they should be.	3.18	1.07
Contingent Rewards dimension score (possible range 4-24)		13.85	
Operating Conditions		3.14	
JSS21	Many of our rules and procedures make doing a good job difficult.	2.97	1.06
JSS22	My efforts to do a good job are seldom blocked by red tape.	3.34	1.14
JSS23	I have too much to do at work.	3.12	1.11
JSS24	I have too much paperwork.	3.12	1.17
Operating Conditions dimension score (possible range 4-24)		12.55	

Table 4-3 (Continued)

Indicators	Items	Mean	Standard deviation
Coworkers		4.51	
JSS25	I like the people I work with.	4.85	0.95
JSS26	I find I have to work harder at my job because of the incompetence of people I work with.	4.14	1.03
JSS27	I enjoy my coworkers.	4.37	0.97
JSS28	There is too much bickering and fighting at work.	4.69	1.00
Coworkers dimension score (possible range 4-24)		18.05	
Nature of Work		3.60	
JSS29	I sometimes feel my job is meaningless.	3.38	1.21
JSS30	I like doing the things I do at work.	3.94	1.18
JSS31	I feel a sense of pride in doing my job.	3.77	1.08
JSS32	My job is enjoyable.	3.31	1.24
Nature of Work dimension score (possible range 4-24)		14.40	
Communication		3.52	
JSS33	Communications seem good within this bank.	3.78	1.15
JSS34	The goals of this bank are not clear to me.	3.44	1.17
JSS35	I often feel that I do not know what is going on within the bank.	3.66	1.12
JSS36	Work assignments are not fully explained.	3.18	1.15
Communication score (possible range 4-24)		14.06	
Average item score for the JSS		3.52	
Total score (possible range 36-216)		126.60	

*Note.* Job Satisfaction Survey (JSS) was measured by six choices per item, ranging from strongly disagree (1) to strongly agree (6). JSS02, JSS03, JSS05, JSS10, JSS11, JSS13, JSS16, JSS18, JSS19, JSS20, JSS21, JSS23, JSS24, JSS26, JSS28, JSS29, JSS34, JSS35, and JSS36 are reverse-keyed items.

## *Descriptive Analysis of Three-Component Model (TCM) Employee Commitment*

### *Survey*

The organizational commitment survey was adapted from Meyer, Allen, and Smith's (1993) Three-Component Model (TCM) Employee Commitment Survey, which is an 18-item, three-facet scale. Each facet is assessed as to six items, with seven choices per item, ranging from "strongly disagree" to "strongly agree." The three facets are affective commitment, continuance commitment, and normative commitment.

The average TCM total score was 72.71, with a possible range of 18 to 126, and the average item score of the JSS was 4.04. The results of the analysis of descriptive statistics for the TCM items are presented in Table 4-4.

Table 4-4

### *Descriptive Analysis of Three-Component Model (TCM) Employee Commitment Survey Items (N = 355)*

Indicators	Items	Mean	Standard deviation
Affective Commitment		4.29	
TCM01	I would be very happy to spend the rest of my career with this bank.	4.05	1.62
TCM02	I really feel as if this bank's problems are my own.	4.46	1.44
TCM03	I do not feel a strong sense of "belonging" to my bank.	4.23	1.62
TCM04	I do not feel "emotionally attached" to this bank.	4.13	1.52
TCM05	I do not feel like "part of the family" at my bank.	4.50	1.44
TCM06	This bank has a great deal of personal meaning for me.	4.39	1.47
Affective Commitment dimension score (possible range 6-42)		25.76	



Table 4-4 (Continued)

Indicators	Items	Mean	Standard deviation
Continuance Commitment		4.25	
TCM07	Right now, staying with my bank is a matter of necessity as much as desire.	4.30	1.62
TCM08	It would be very hard for me to leave my bank right now, even if I wanted to.	4.41	1.63
TCM09	Too much of my life would be disrupted if I decided I wanted to leave my bank now.	4.45	1.73
TCM10	I feel that I have too few options to consider leaving this bank.	4.12	1.73
TCM11	If I had not already put so much of myself into this bank, I might consider working elsewhere.	4.02	1.62
TCM12	One of the few negative consequences of leaving this bank would be the scarcity of available alternatives.	4.19	1.63
Continuance Commitment dimension score (possible range 6-42)		25.49	
Normative Commitment		3.58	
TCM13	I do not feel any obligation to remain with my current employer.	3.86	1.54
TCM14	Even if it were to my advantage, I do not feel it would be right to leave my bank now.	3.63	1.47
TCM15	I would feel guilty if I left my bank now.	3.25	1.46
TCM16	This bank deserves my loyalty.	4.26	1.45
TCM17	I would not leave my bank right now because I have a sense of obligation to the people in it.	4.05	1.48
TCM18	I owe a great deal to my bank.	2.41	1.25
Normative Commitment dimension score (possible range 6-42)		21.46	
Average item score for the JSS		4.04	
Total score (possible range 36-216)		72.71	

*Note.* Three-Component Model (TCM) Employee Commitment Survey was measured by seven choices per item ranging from strongly disagree (1) to strongly agree (7). TCM03, TCM04, TCM05, and TCM13 are reverse-keyed items.

### *Descriptive Analysis of Turnover Questionnaire*

The turnover intention questions were adapted from Kim et al.'s (1996) Turnover Questionnaire, which is a four-item scale, with five choices per item, ranging from "strongly disagree" to "strongly agree."

The average Turnover Questionnaire total score was 11.45, with a possible range of 4 to 20, and the average item score of the Turnover Questionnaire was 2.86. The results of the analysis of descriptive statistics for the Turnover Questionnaire items are presented in Table 4-5.

Table 4-5

#### *Descriptive Analysis of Turnover Questionnaire Items (N = 355)*

Indicators	Items	Mean	Standard deviation
T01	I plan to leave my bank as soon as possible.	2.61	1.07
T02	Under no circumstances will I voluntarily leave my bank.	3.38	0.96
T03	I would be reluctant to leave my bank.	2.60	0.91
T04	I plan to stay in my bank as long as possible.	2.86	1.01
Average item score for the Turnover Questionnaire		2.86	
Total score (possible range 4-20)		11.45	

*Note.* Turnover Questionnaire was measured by five choices per item, ranging from strongly disagree (1) to strongly agree (5). T02 and T04 are reverse-keyed items.

### Research Question 3

Among employees in the high turnover group, would turnover intention change if monthly salary increased?

A total of 89 of 355 participants (25%) stated that they “agree” or “strongly agree” that they plan to leave their banks as soon as possible. The researcher named these people as “high turnover intention group”. A total of 73 of the high turnover intention group (82%) stated that they would change their turnover intention if their monthly salary were increased.

The statistic of desired pay raise among high turnover intention group is shown in Table 4-6. Thirty-three participants (45.2%) hoped their salary would increase by \$150 per month. Twelve people (16.4%) wanted \$300 additional per month. Three people (4.1%) wanted a pay raise more than \$510 per month.

Table 4-6

#### *Frequency and Percentage of Desire for Extra Money*

Desire for extra money	Frequency	Percentage
\$60	2	2.7%
\$90	3	4.1%
\$120	1	1.4%
\$150	33	45.2%
\$180	4	5.6%
\$210	1	1.4%
\$240	5	6.8%
\$300	12	16.4%
\$360	1	1.4%
\$420	1	1.4%
\$450	5	6.8%
\$510	2	2.7%
More than \$510	3	4.1%
Total	73	100%

The average desire for extra money is \$217.80 per month excluding three people who want more than \$510 per month. The average monthly salary of total participants (excluding participants with a monthly salary of less than \$760 and more than \$1,960) was \$1,236. The average monthly salary of the high turnover intention group (excluding participants with a monthly salary of less than \$760 and more than \$1,960) was \$1,131. The average monthly salary of those people who do not belong to the high turnover intention group (excluding participants with a monthly salary of less than \$760 and more than \$1,960) was \$1,260.

#### **Hypotheses 1, 2, 3, 4, 4a, 4b, 5, 5a, 5b, 6, 6a, and 6b**

H1: Pay satisfaction has a negative relationship with turnover intention.

H2: Job satisfaction has a negative relationship with turnover intention.

H3: Organizational commitment has a negative relationship with turnover intention.

H4: Pay satisfaction has a positive relationship with job satisfaction.

H4a: Pay satisfaction is a mediator between job satisfaction and turnover intention.

H4b: Job satisfaction is a mediator between pay satisfaction and turnover intention.

H5: Pay satisfaction has a positive relationship with organizational commitment.

H5a: Pay satisfaction is a mediator between organizational commitment and turnover intention.

H5b: Organizational commitment is a mediator between pay satisfaction and turnover intention.

H6: Job satisfaction has a positive relationship with organizational commitment.

H6a: Job satisfaction is a mediator between organizational commitment and turnover intention.

H6b: Organizational commitment is a mediator between job satisfaction and turnover intention.

### ***Confirmatory Factor Analysis (CFA) of Job Satisfaction***

#### ***First-Order CFA Model of Job Satisfaction***

The hypothesized first-order CFA model of job satisfaction using the Job Satisfaction Survey (JSS) was designed to test the relationships among job satisfaction and its eight sub-dimensions, which are promotion, supervision, fringe benefits, contingent rewards, operating procedures, coworkers, nature of work, and communication. This hypothesized model is shown in Figure 4-1. Thirty-two indicators were utilized to measure job satisfaction (see Table 4-3).

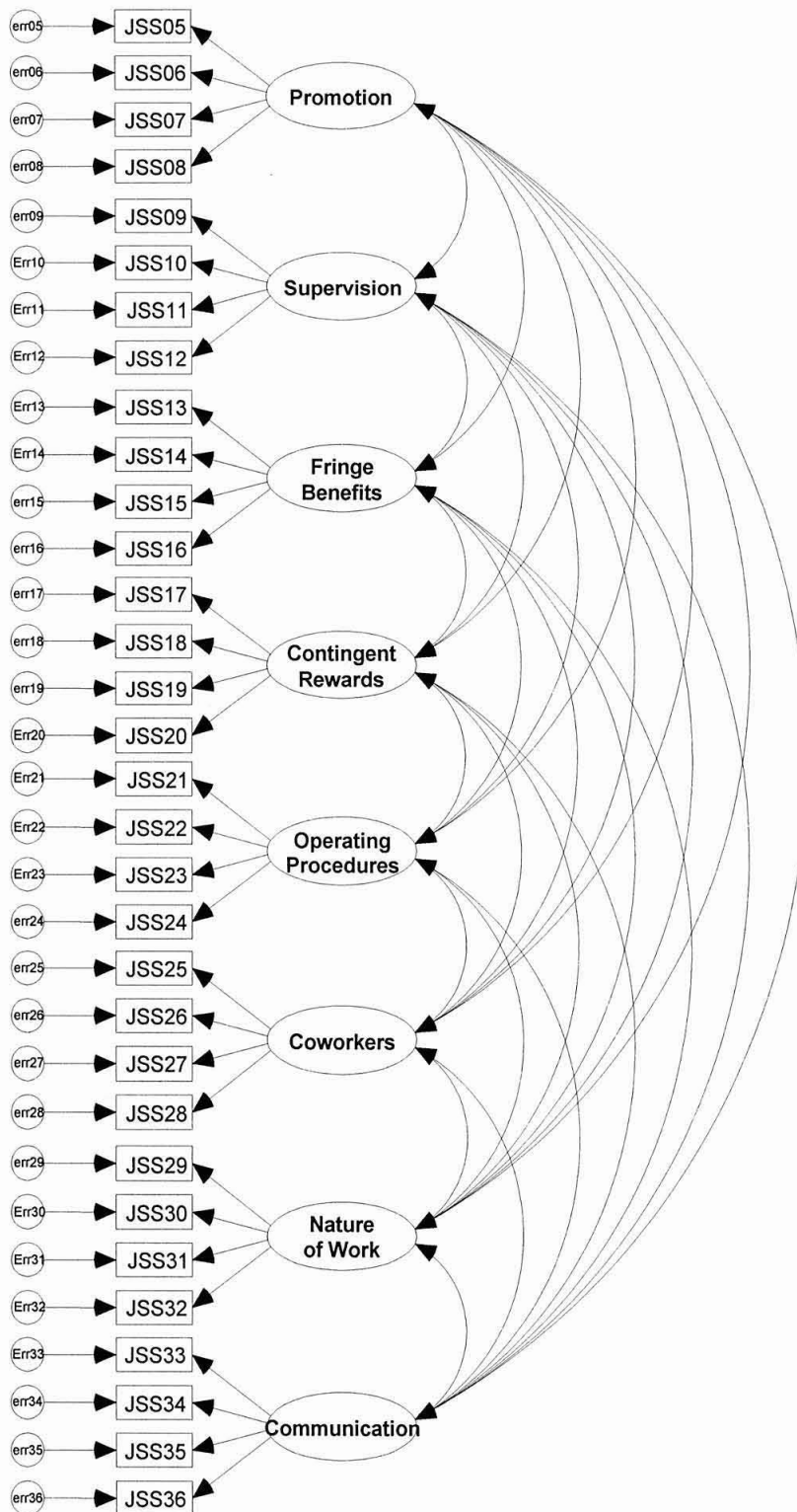


Figure 4-1. Hypothesized first-order 32-indicators CFA model of job satisfaction.

Note. Errors of measurement associated with each indicator are presented as err01 to err32. JSS05 to JSS36 are indicators of the Job Satisfaction Survey (JSS).

The results of the CFA model of job satisfaction suggest that the CFA model of job satisfaction was a poor model to fit the sample data. Further improvements are needed. Table 4-7 presents goodness-of-fit results for first-order 32-indicators CFA model of job satisfaction

Table 4-7

*Goodness-of-Fit Results of First-Order 32-Indicators CFA Model of Job Satisfaction*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	970.87 ( $p<.001$ )	$p>.05$
Degrees of freedom	df	436	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	2.23	2 to 5
Goodness-of-fit index	GFI	.85	$>.90$
Root mean square error of approximation	RMSEA	.06	$<.08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.82	$>.90$
Tucker-Lewis index	TLI	.85	$>.90$
Normed fit index	NFI	.79	$>.90$
Comparative fit index	CFI	.87	$>.95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.69	$>.50$
Parsimonious goodness-of-fit index	PGFI	.71	$>.50$

Due to the fact that most goodness-of-fit indexes did not reach the thresholds, the researcher made some adjustment to improve the model. First, according to standardized regression weights analysis (factor loading), five items' values were lower than .50, which means these items were short of convergent validity. For this reason, JSS21, JSS22, JSS26, JSS28, and JSS35 were deleted from the initial model. Second, modification indices (MI) showed that misspecified error variance between err07 and err15 (MI = 23.398) is larger than the others. The result indicated that these two items have a high degree of overlap in content. JSS07 was deleted after comparing the meaning and convergent validity of two items. Third, correlation analysis indicated that there is a strong positive relationship ( $r=.92$ ) between promotion and contingent rewards. Therefore, either these two dimensions should merge into one dimension or one of them should be deleted. The dimension of contingent rewards was deleted from the initial model based on the results of repeated tests. The modified first-order 22-indicators CFA model of job satisfaction is shown in Figure 4-2.



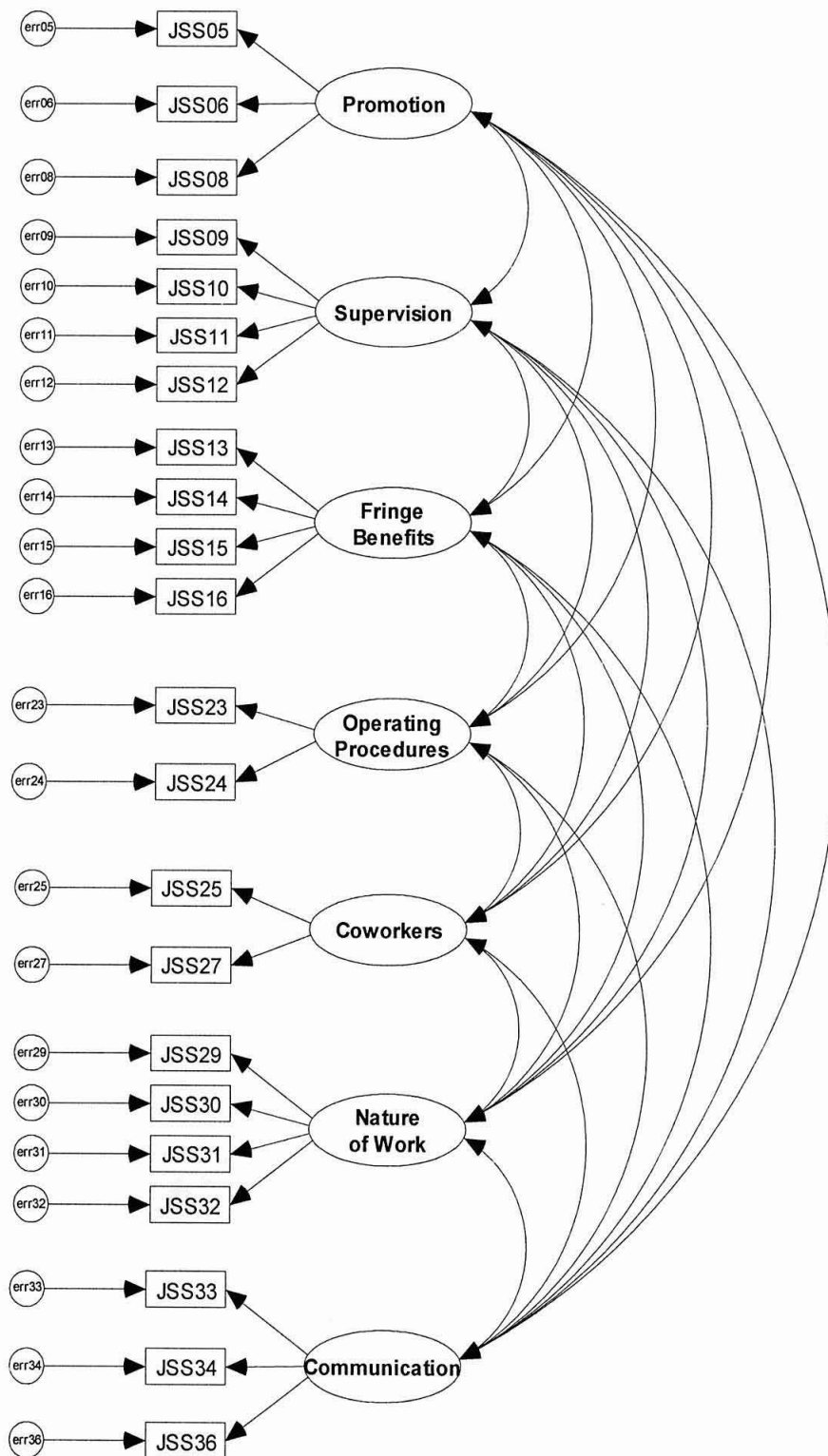


Figure 4-2. Modified first-order 22-indicators CFA model of job satisfaction.

*Note.* Errors of measurement associated with each indicator are presented as err and followed by the indicator numbers of the modified 22-indicator JSS.

The modified model indicated much improvement in each index. All index values achieved the thresholds except Chi-square and  $\chi^2/\text{df}$  (1.76). The modified first-order 22-indicators CFA model of job satisfaction was shown to be a good model and applicable to further data analyses (see Table 4-8).

Table 4-8

*Goodness-of-Fit Results of modified First-Order 22-Indicators CFA Model of Job Satisfaction*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	330.04 ( $p < .001$ )	$p > .05$
Degrees of freedom	df	188	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	1.76	2 to 5
Goodness-of-fit index	GFI	.92	$> .90$
Root mean square error of approximation	RMSEA	.05	$< .08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.90	$> .90$
Tucker-Lewis index	TLI	.94	$> .90$
Normed fit index	NFI	.90	$> .90$
Comparative fit index	CFI	.95	$> .95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.73	$> .50$
Parsimonious goodness-of-fit index	PGFI	.69	$> .50$

### ***Second-Order CFA Model of Job Satisfaction***

The first-order CFA model of job satisfaction extracted 22 observed variables and seven latent variables. The second-order CFA model of job satisfaction tried to connect the first-order CFA model and the variable, job satisfaction. The second-order CFA model of job satisfaction is shown in Figure 4-3.

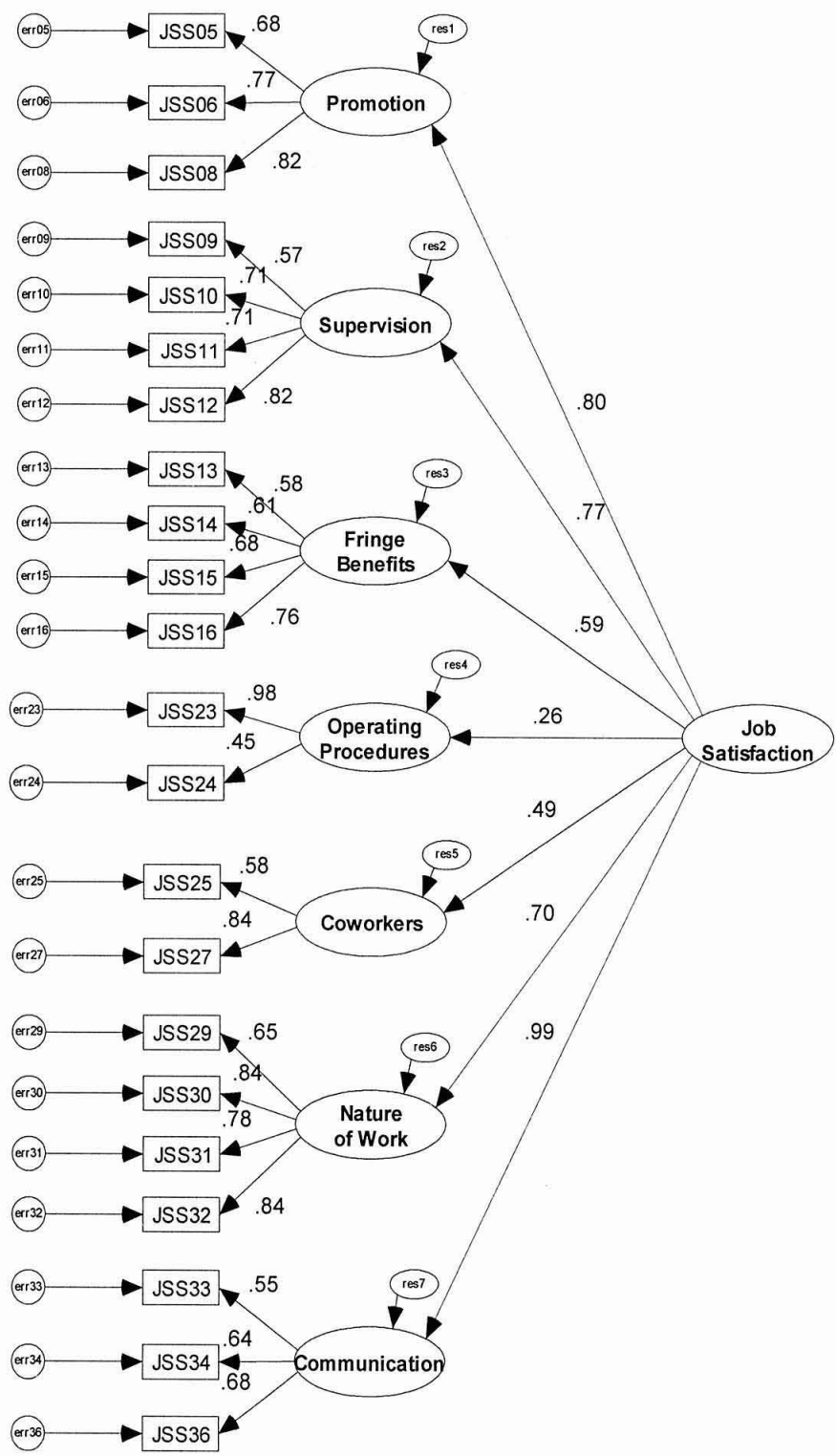


Figure 4-3. Second-order 22-indicators CFA model of job satisfaction.

*Note.* Errors of measurement associated with each indicator are presented as err and followed by the indicator numbers of the modified 22-indicator JSS. Residuals associated with each dimension are presented as res1 to res7.

The goodness-of-fit indexes were slightly downgraded, adding only one more variable into the initial model, but still acceptable (see Table 4-9). The most serious problem was factor loading of JSS24 was .45 which was much lower than the convergent validity standard of .50. Thus, the operating procedures dimension was deleted from this model. The modified second-order 20-indicators CFA model of job satisfaction is presented in Figure 4-4.

Table 4-9

*Goodness-of-Fit Results of Second-Order 22-Indicators CFA Model of Job Satisfaction*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	354.20 ( $p < .001$ )	$p > .05$
Degrees of freedom	df	202	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	1.75	2 to 5
Goodness-of-fit index	GFI	.91	$> .90$
Root mean square error of approximation	RMSEA	.05	$< .08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.89	$> .90$
Tucker-Lewis index	TLI	.94	$> .90$
Normed fit index	NFI	.88	$> .90$
Comparative fit index	CFI	.95	$> .95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.77	$> .50$
Parsimonious goodness-of-fit index	PGFI	.73	$> .50$

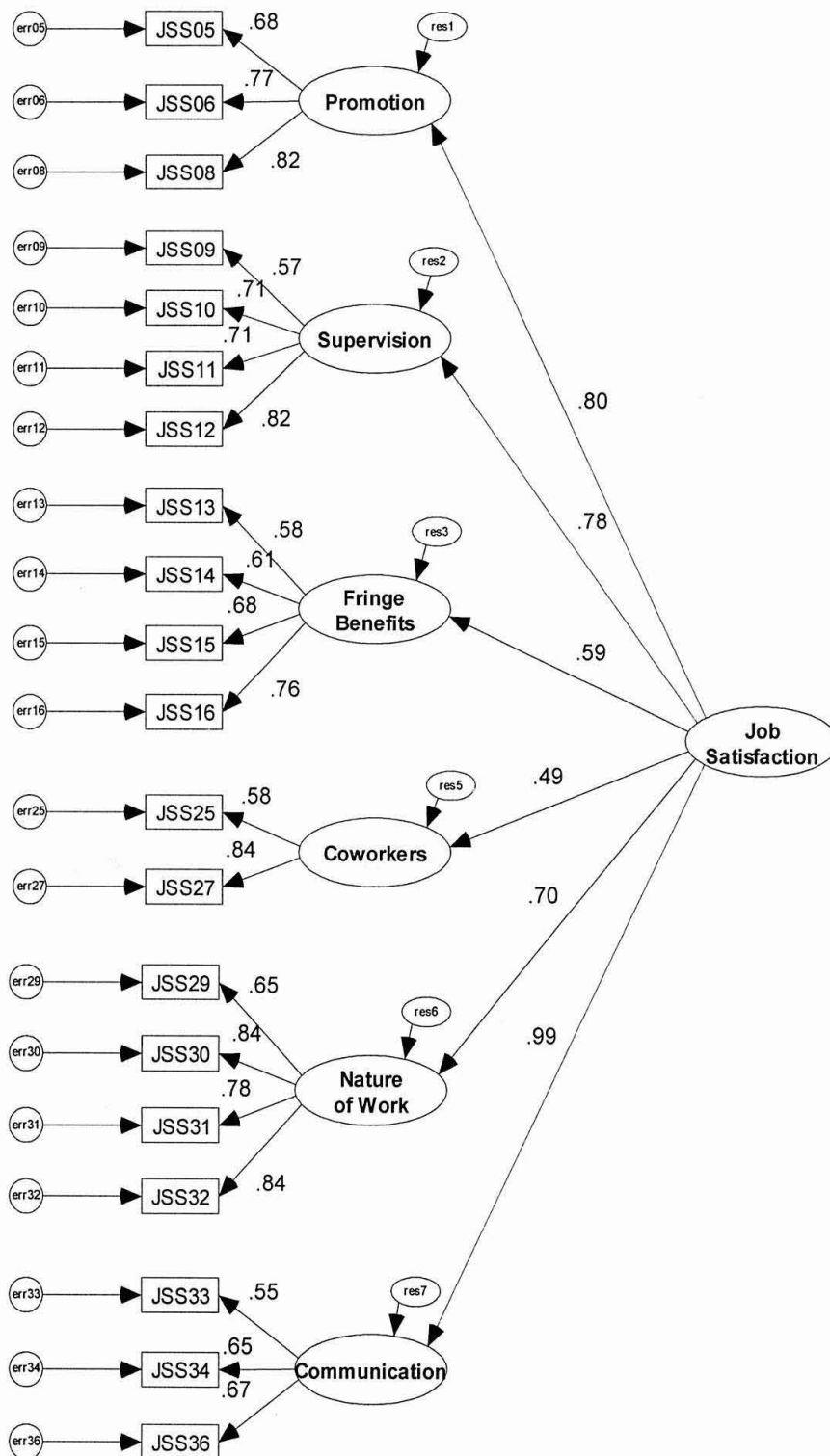


Figure 4-4. Modified second-order 20-indicators CFA model of job satisfaction.

Note. Errors of measurement associated with each indicator are presented as err and followed by the indicator numbers of the modified 20-indicator JSS. Residuals associated with each dimension are presented as res1 to res7.

The results of goodness-of-fit analysis indicated that modified second-order 20-indicators CFA model of job satisfaction was a very good model for further data analyses (see Table 4-10). Although the researcher did not propose any hypothesis with regard to this model, the result of regression weight analysis indicated that each dimension had a significant positive relationship with job satisfaction.

Table 4-10

*Goodness-of-Fit Results of Modified Second-Order 20-Indicators CFA Model of Job Satisfaction*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	289.91 ( $p < .001$ )	$p > .05$
Degrees of freedom	df	164	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	1.77	2 to 5
Goodness-of-fit index	GFI	.92	$> .90$
Root mean square error of approximation	RMSEA	.05	$< .08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.90	$> .90$
Tucker-Lewis index	TLI	.95	$> .90$
Normed fit index	NFI	.90	$> .90$
Comparative fit index	CFI	.95	$> .95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.78	$> .50$
Parsimonious goodness-of-fit index	PGFI	.72	$> .50$

### ***Reliability and Validity of Job Satisfaction Survey (JSS)***

The reliability of modified 20-indicators Job Satisfaction Survey (JSS) was calculated by Cronbach's alpha. All Cronbach's alpha values exceeded .60. The convergent validity was estimated by factor loading analysis. Each item's factor loading value was over .50 except coworker dimension (.49). Table 4-11 shows calculated Cronbach's alphas and factors loading for the Job Satisfaction Survey (JSS).

Table 4-11

*Reliability and Validity Index of the Job Satisfaction Survey (JSS) (N = 355)*

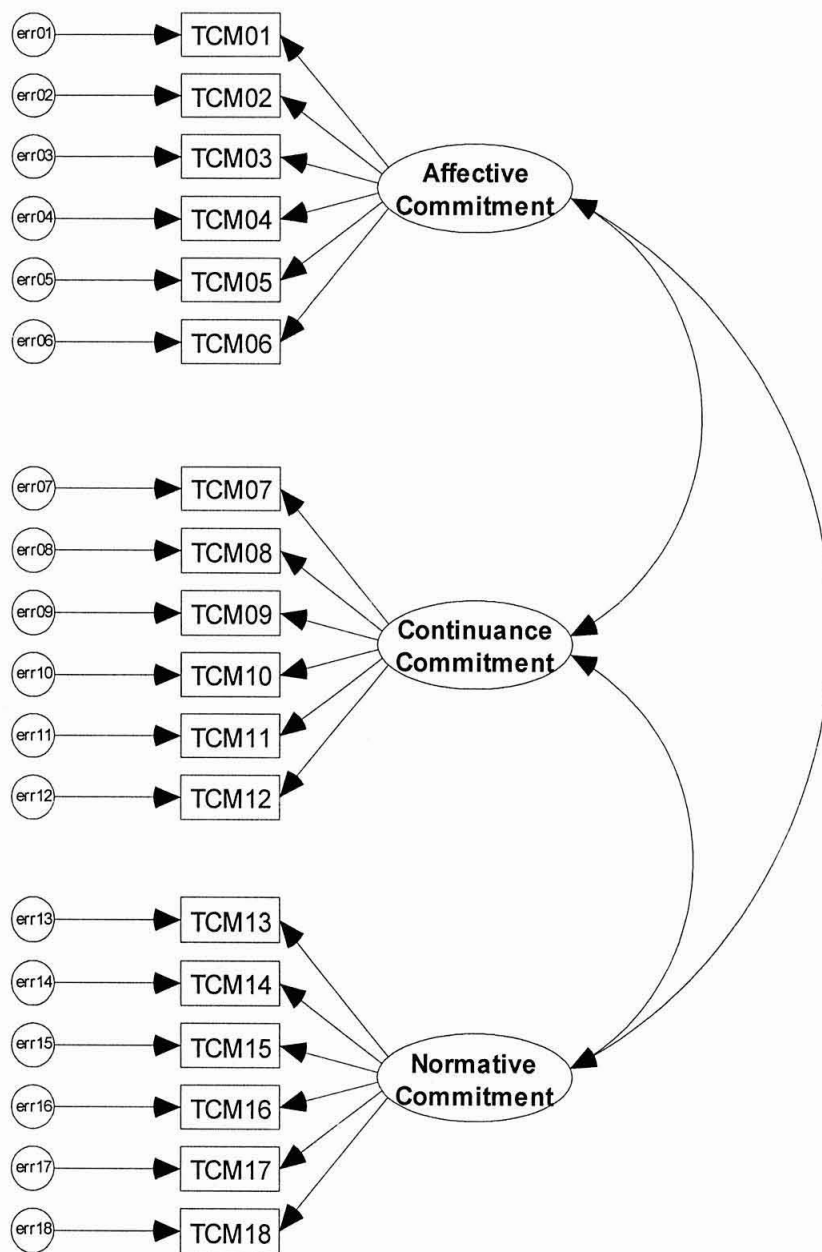
Dimension/Item	Factor loading
Promotion (Cronbach's alpha = .80)	
JSS05	.68
JSS06	.77
JSS08	.82
Supervision (Cronbach's alpha = .79)	
JSS09	.57
JSS10	.71
JSS11	.71
JSS12	.82
Fringe Benefits (Cronbach's alpha = .75)	
JSS13	.58
JSS14	.61
JSS15	.68
JSS16	.76
Coworkers (Cronbach's alpha = .65)	
JSS25	.58
JSS27	.84
Nature of Work (Cronbach's alpha = .86)	
JSS29	.65
JSS30	.84
JSS31	.78
JSS32	.84
Communication (Cronbach's alpha = .65)	
JSS33	.55
JSS34	.65
JSS36	.67
Overall Job Satisfaction (Cronbach's alpha = .90)	



## ***Confirmatory Factor Analysis (CFA) of Organizational Commitment***

### ***First-Order CFA Model of Organizational Commitment***

The hypothesized first-order CFA model of organizational commitment using the Three-Component Model (TCM) Employee Commitment Survey was designed to test the relationships among organizational commitment and its three sub-dimensions, which are affective commitment, continuance commitment, and normative commitment. This hypothesized model is shown in Figure 4-5. Eighteen indicators were utilized to measure organizational commitment (see Table 4-4).



*Figure 4-5.* Hypothesized first-order 18-indicators CFA model of organizational commitment.

*Note.* Errors of measurement associated with each indicator are presented as err01 to err18. TCM01 to TCM18 are indicators of the Three-Component Model (TCM) Employee Commitment Survey.

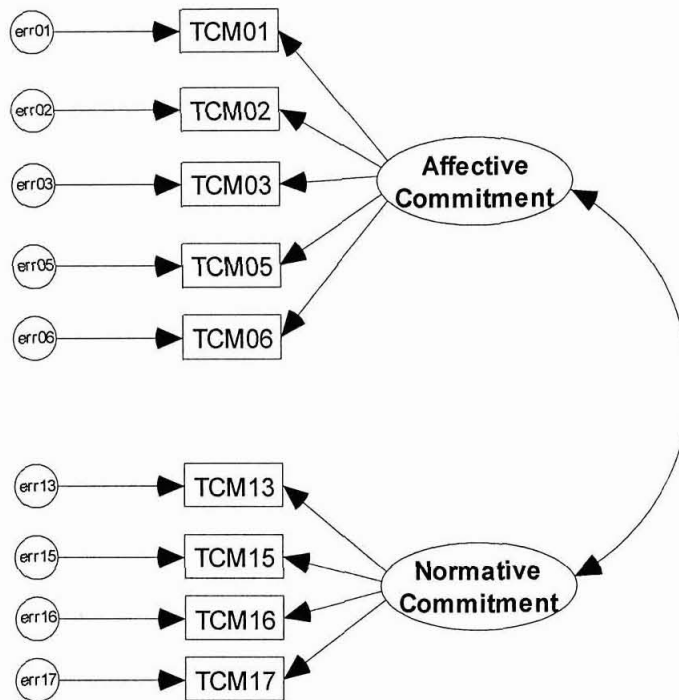
The results of the CFA model of organizational commitment indicated that its a poor model to fit the sample data. Further improvements were needed. Table 4-12 presents goodness-of-fit results of first-order 18-indicators CFA model of organizational commitment.

Table 4-12

*Goodness-of-Fit Results of First-Order 18-Indicators CFA Model of Organizational Commitment*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	1167.44 ( $p<.001$ )	$p>.05$
Degrees of freedom	df	132	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	8.84	2 to 5
Goodness-of-fit index	GFI	.63	$>.90$
Root mean square error of approximation	RMSEA	.149	$<.08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.60	$>.90$
Tucker-Lewis index	TLI	.62	$>.90$
Normed fit index	NFI	.65	$>.90$
Comparative fit index	CFI	.67	$>.95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.56	$>.50$
Parsimonious goodness-of-fit index	PGFI	.54	$>.50$

Due to the fact that most goodness-of-fit indexes did not reach the thresholds, the researcher made some adjustment to improve the model. First, according to standardized regression weights analysis (factor loading), seven items' values were much lower than .50, which means these items were short of convergent validity. For this reason, TCM08, TCM09, TCM10, TCM11, TCM12, TCM14, and TCM18 were deleted from the initial model. Due to the fact that five of a total of six items with regard to the continuance commitment dimension were deleted, there was no reason to keep this dimension in the model. Second, modification indices (MI) showed that misspecified error variance between err04 and err03 ( $MI = 19.42$ ) was larger than others. The result indicated that these two items have a high degree of overlap in content. TCM04 was deleted after comparing the meaning and convergent validity of two items. The modified first-order 9-indicators CFA model of job satisfaction is shown in Figure 4-6.



*Figure 4-6.* Modified first-order 9-indicators CFA model of organizational commitment.

*Note.* Errors of measurement associated with each indicator are presented as err and followed by the indicator numbers of the modified 9-indicator TCM.

The modified first-order 9-Indicators CFA model of organizational commitment was seen as a very good model to conduct further data analyses, and are shown in Table 4-13.

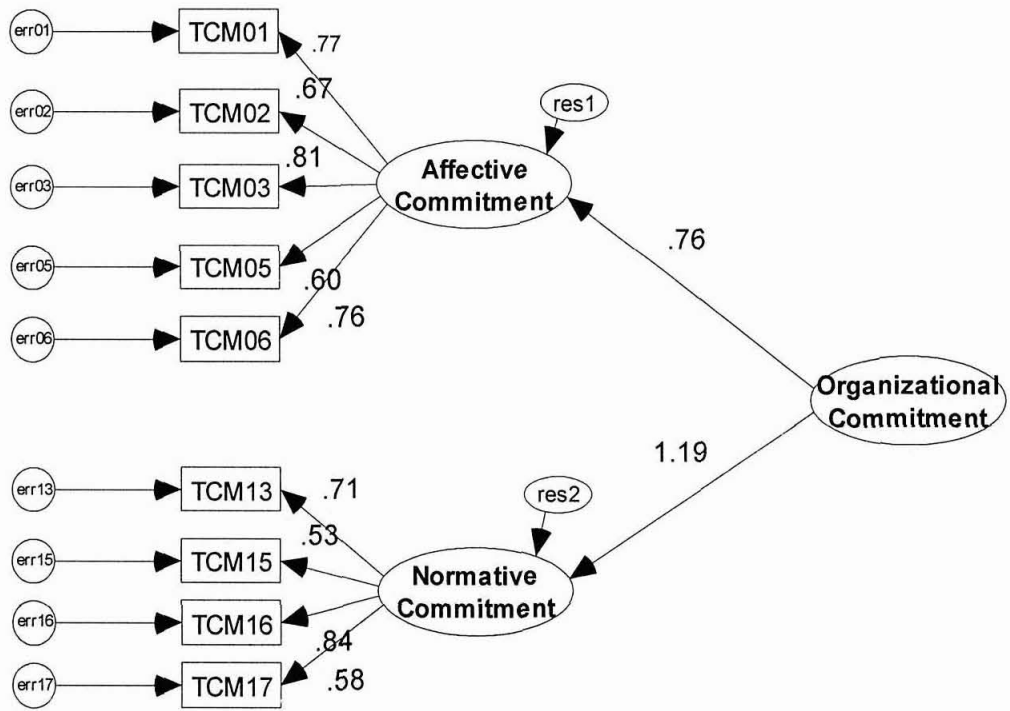
Table 4-13

*Goodness-of-Fit Results of Modified First-Order 9-Indicators CFA Model of Organizational Commitment*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	84.82 ( $p < .001$ )	$p > .05$
Degrees of freedom	df	26	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	3.62	2 to 5
Goodness-of-fit index	GFI	.95	$> .90$
Root mean square error of approximation	RMSEA	.08	$< .08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.92	$> .90$
Tucker-Lewis index	TLI	.94	$> .90$
Normed fit index	NFI	.94	$> .90$
Comparative fit index	CFI	.96	$> .95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.68	$> .50$
Parsimonious goodness-of-fit index	PGFI	.55	$> .50$

**Second-Order CFA Model of Organizational Commitment**

The first-order CFA model of organizational commitment extracted 9 observed variables and two latent variables. The second-order CFA model of organizational commitment tried to connect the first-order CFA model and the variable, organizational commitment. The second-order CFA model of job satisfaction is shown as Figure 4-7.



*Figure 4-7.* Modified second-order 9-indicators CFA model of organizational commitment.

*Note.* Errors of measurement associated with each indicator are presented as err and followed by the indicator numbers of the modified 9-indicator TCM. Residuals associated with each dimension are presented as res1 to res2.

The results of goodness-of-fit indicated that the modified second-order 9-indicators CFA model of organizational commitment was a very good model for further data analyses (see Table 4-14). Although the researcher did not propose any hypothesis with regard to this model, the result of regression weight analysis indicated that each dimension had a significant positive relationship with organizational commitment.

Table 4-14

*Goodness-of-Fit Results of Modified Second-Order 9-Indicators CFA Model of Organizational Commitment*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	84.82 ( $p<.001$ )	$p>.05$
Degrees of freedom	df	26	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	3.62	2 to 5
Goodness-of-fit index	GFI	.95	$>.90$
Root mean square error of approximation	RMSEA	.08	$<.08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.92	$>.90$
Tucker-Lewis index	TLI	.94	$>.90$
Normed fit index	NFI	.94	$>.90$
Comparative fit index	CFI	.96	$>.95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.68	$>.50$
Parsimonious goodness-of-fit index	PGFI	.55	$>.50$



## ***Reliability and Validity of Three-Component Model (TCM)***

### ***Employee Commitment Survey***

The reliability of the modified 9-indicators Three-Component Model (TCM) Employee Commitment Survey was calculated by Cronbach's alpha. All Cronbach's alpha values exceeded .60. The convergent validity was estimated by factor loading analysis. Each item's factor loading value was over .50. The reliability and validity of the Three-Component Model (TCM) Employee Commitment Survey was established (see Table 4-15).

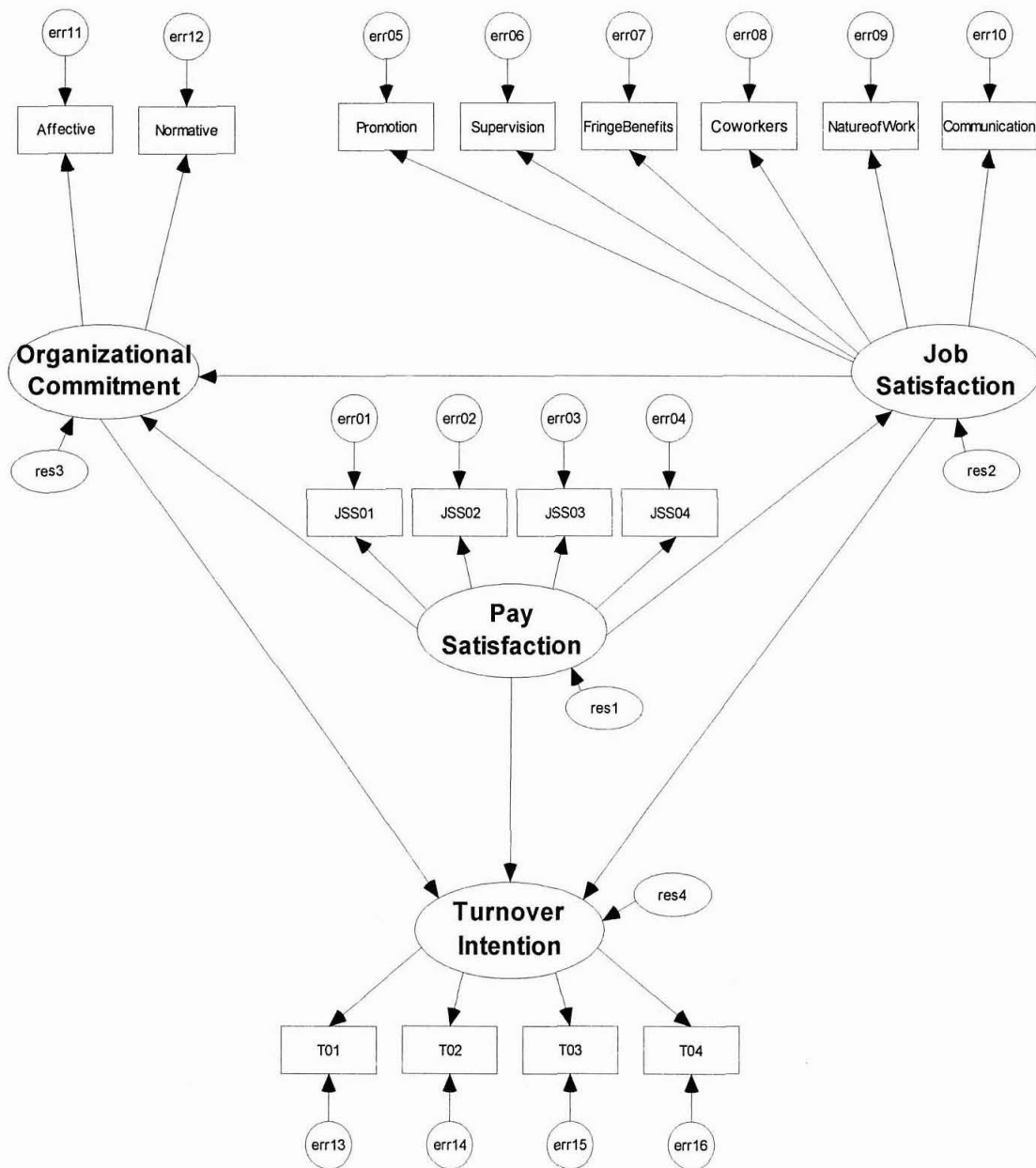
Table 4-15

*Reliability and Validity Index of the Three-Component Model (TCM) Employee Commitment Survey (N = 355)*

Dimension/Item	Factor loading
Affective Commitment (Cronbach's alpha = .84)	
TCM01	.77
TCM02	.67
TCM03	.81
TCM05	.60
TCM06	.76
Normative Commitment (Cronbach's alpha = .79)	
TCM13	.71
TCM15	.53
TCM16	.84
TCM17	.58
Overall Organizational Commitment (Cronbach's alpha = .88)	

***Confirmatory Factor Analysis (CFA) of Pay Satisfaction, Job Satisfaction,  
Organizational Commitment, and Turnover Intention Model***

The hypothesized CFA model of pay satisfaction, job satisfaction, organizational commitment, and turnover intention using the pay dimension of Job Satisfaction Survey (JSS) (see Table 4-3), modified 20-Indicators CFA model of job satisfaction (see Figure 4-4), modified 9-indicators CFA model of organizational commitment (see Figure 4-7), and Turnover Questionnaire (see Table 4-5) was used to examine the relationships among pay satisfaction, job satisfaction, organizational commitment, and turnover intention. This hypothesized model is shown in Figure 4-8. In this model, Job Satisfaction and its sub-variables have been simplified based on the modified 20-Indicators CFA model of job satisfaction (see Figure 4-4). The indicator Promotion consisted of JSS05, JSS06, and JSS08. The indicator Supervision consisted of JSS09, JSS10, JSS11, and JSS12. The indicator FringeBenefits consisted of JSS13, JSS14, JSS15, and JSS16. The indicator Coworker consisted of JSS25, and JSS27. The indicator NatureofWork consisted of JSS29, JSS30, JSS31, and JSS32. The indicator Communication consisted of JSS33, JSS34, and JSS36. Organizational Commitment and its sub-variables have been simplified based on the modified 9-indicators CFA model of organizational commitment (see Figure 4-7). The indicator Affective consisted of TCM01, TCM02, TCM03, TCM05, and TCM06. The indicator Normative consisted of TCM13, TCM15, TCM16, and TCM17.



*Figure 4-8.* Hypothesized CFA model of pay satisfaction, job satisfaction, organizational commitment, and turnover intention.

*Note.* Errors of measurement associated with each indicator are presented as *err01* to *err16*. JSS01 to JSS04 are indicators of the Job Satisfaction Survey (JSS) (see Table 4-3). T01 to T04 are indicators of the Turnover Questionnaire (see Table 4-5). Residuals associated with each dimension are presented as *res1* to *res4*.

The results of the CFA model of pay satisfaction, job satisfaction, organizational commitment, and turnover intention indicated that this model was not good enough to examine the hypotheses. Further improvements were needed. Table 4-16 presents goodness-of-fit results of the CFA model of pay satisfaction, job satisfaction, organizational commitment, and turnover intention.

Table 4-16

*Goodness-of-Fit Results of CFA Model of Pay Satisfaction, Job Satisfaction, Organizational Commitment, and Turnover Intention*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	445.76 ( $p < .001$ )	$p > .05$
Degrees of freedom	df	98	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	4.55	2 to 5
Goodness-of-fit index	GFI	.87	$> .90$
Root mean square error of approximation	RMSEA	.10	$< .08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.82	$> .90$
Tucker-Lewis index	TLI	.83	$> .90$
Normed fit index	NFI	.83	$> .90$
Comparative fit index	CFI	.86	$> .95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.68	$> .50$
Parsimonious goodness-of-fit index	PGFI	.63	$> .50$

Due to the fact that most goodness-of-fit indexes did not reach the thresholds, the researcher made some adjustment to improve the model. After innumerable repeated CFA test processes, the idea model finally formed. According to standardized regression weights analysis (factor loading), JSS02 (.505) and T02 (.512) are comparatively low. For this reason, JSS02 and T02 were deleted from the initial model. Second, modification indices (MI) show that misspecified error variance between err15 and err14 (MI = 23.69), err5 and err4 (MI = 18.37) were larger than others. The result indicated that these two pairs of items had a high degree of overlap in content. JSS04 and T03 were deleted after comparing the meaning and convergent validity of two pairs of items. Third, the modification indices (MI) also indicated that four pairs of items' misspecified error variances were much higher than others. They are err01 and err07 (MI = 23.20), err03 and err04 (MI = 13.40), err05 and err11 (MI = 21.86), and err09 and err10 (MI = 15.14). Due to the fact that all these items were very important to the study, the researcher put four correction lines between those items to eliminate the incorrect effect in initial model. The modified model of pay satisfaction, job satisfaction, organizational commitment, and turnover intention is shown in Figure 4-9.

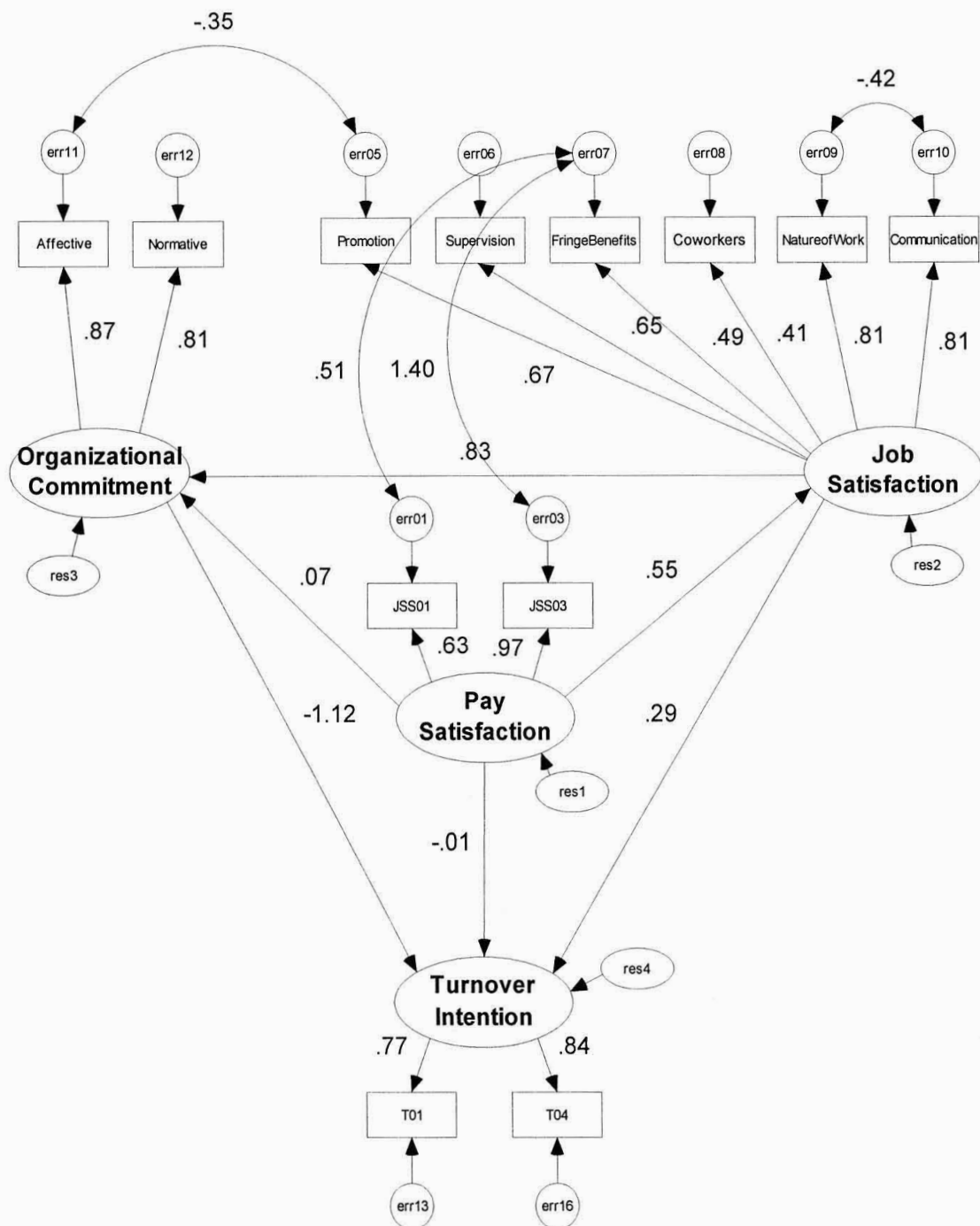


Figure 4-9. Model of pay satisfaction, job satisfaction, organizational commitment, and turnover intention.

Note. Errors of measurement associated with each indicator are presented as err01 to err16. JSS01 and JSS03 are indicators of the Job Satisfaction Survey (JSS) (see Table 4-3). T01 and T04 are indicators of the Turnover Questionnaire (see Table 4-5). Residuals associated with each dimension are presented as res1 to res4.

The goodness-of-fit results of the model of pay satisfaction, job satisfaction, organizational commitment, and turnover intention indicated that this model was good for examining the hypotheses. Table 4-17 presents the goodness-of-fit results of the model of pay satisfaction, job satisfaction, organizational commitment, and turnover intention.

Table 4-17

*Goodness-of-Fit Results of Model of Pay Satisfaction, Job Satisfaction, Organizational Commitment, and Turnover Intention*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	134.57 ( $p < .001$ )	$p > .05$
Degrees of freedom	df	44	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	3.06	2 to 5
Goodness-of-fit index	GFI	.94	$> .90$
Root mean square error of approximation	RMSEA	.08	$< .08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.90	$> .90$
Tucker-Lewis index	TLI	.93	$> .90$
Normed fit index	NFI	.94	$> .90$
Comparative fit index	CFI	.96	$> .95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.63	$> .50$
Parsimonious goodness-of-fit index	PGFI	.53	$> .50$

***Reliability and Validity of Pay Dimension of Job Satisfaction Survey  
and Turnover Questionnaire***

The reliability and validity of the modified 20-indicators of Job Satisfaction Survey (JSS) and modified 9-indicators Three-Component Model (TCM) Employee Commitment Survey were examined (see Table 4-11; Table 4-15).

The reliability of pay dimension of Job Satisfaction Survey and Turnover Questionnaire was estimated by calculating by Cronbach's alpha. All Cronbach's alpha values exceeded .60. The convergent validity was estimated by factor loading analysis. Each item's factor loading value was over .50. The reliability and validity of pay dimension of Job Satisfaction Survey and Turnover Questionnaire were established and are depicted in Table 4-18.

Table 4-18

*Reliability and Validity Index of Pay Dimension of Job Satisfaction Survey and Turnover Questionnaire (N = 355)*

Dimension/Item	Factor loading
Pay (Cronbach's alpha = .76)	
JSS01	.63
JSS03	.97
Turnover Intention (Cronbach's alpha = .78)	
T01	.77
T04	.84



***Results of Model of Pay Satisfaction, Job Satisfaction, Organizational  
Commitment, and Turnover Intention***

As indicated in Table 4-19, the results of pay satisfaction, job satisfaction, organizational commitment, and turnover intention model supported H3, H4, and H6, but the results did not support H1, H2, and H5. Integrating the results of the models, job satisfaction positively affected organizational commitment, and organizational commitment negatively affected turnover intention, but there was no significant relationship between job satisfaction and turnover intention. Therefore, organizational commitment is a mediator between job satisfaction and turnover intention. H6b was supported, and H4a, H4b, H5a, H5b, and H6a were not supported.

Table 4-19

***Regression Weights of Model of Pay Satisfaction, Job Satisfaction, Organizational  
Commitment, and Turnover Intention***

	Estimate	S.E.	C.R.	<i>p</i>
Job_Satisfaction <--- Pay_Satisfaction	.409	.058	7.085	.000
Organizational_Commitment <--- Job_Satisfaction	.967	.082	11.782	.000
Organizational_Commitment <--- Pay_Satisfaction	.059	.041	1.443	.149
Turnover_Intention <--- Pay_Satisfaction	-.010	.042	-.231	.817
Turnover_Intention <--- Job_Satisfaction	.307	.170	1.803	.071
Turnover_Intention <--- Organizational_Commitment	-1.026	.156	-6.572	.000

### **Hypotheses 2a, 2b, 2c, 2d, 2e, 2f, 2g, and 2h**

H2a: Promotion has a significant relationship with turnover intention.

H2b: Supervision has a significant relationship with turnover intention.

H2c: Fringe benefits have a significant relationship with turnover intention.

H2d: Contingent rewards have a significant relationship with turnover intention.

H2e: Operating procedures have a significant relationship with turnover intention.

H2f: Coworkers have a significant relationship with turnover intention.

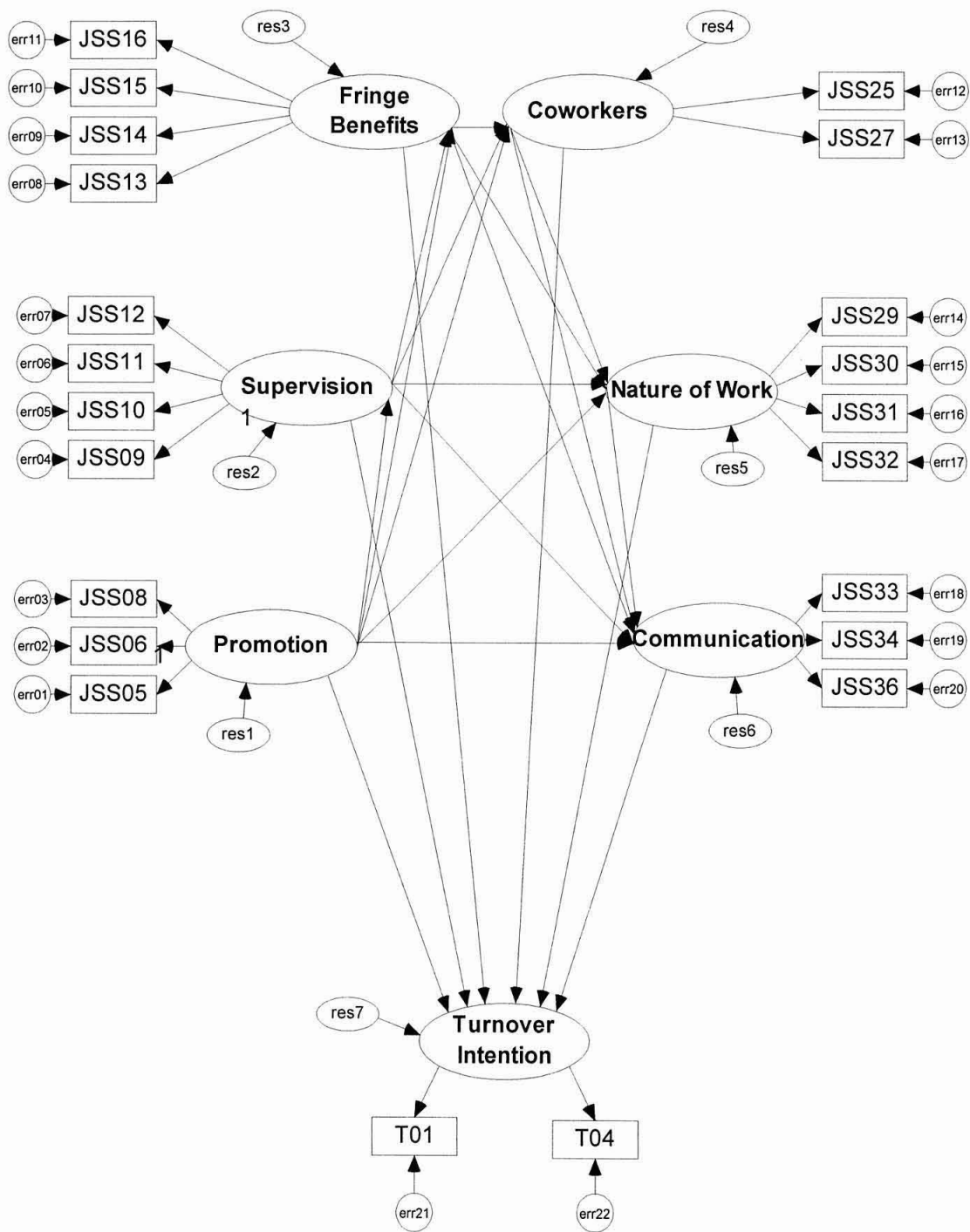
H2g: The nature of work has a significant relationship with turnover intention.

H2h: Communication has a significant relationship with turnover intention.

### ***Confirmatory Factor Analysis (CFA) of Job Satisfaction Sub-Variables and Turnover***

#### ***Intention Model***

The hypothesized CFA model of job satisfaction sub-variables and turnover intention using modified 20-Indicators CFA model of job satisfaction (see Figure 4-4) and Turnover Questionnaire (see Table 4-5) were employed to examine the relationships among promotion, supervision, fringe benefits, coworkers, nature of work, communication, affective commitment, normative commitment and turnover intention. T02 and T03 have been deleted due to their low regression weight. This hypothesized model is shown in Figure 4-10.



**Figure 4-10.** Hypothesized CFA model of job satisfaction sub-variables and turnover intention.

*Note.* Errors of measurement associated with each indicator are presented as err01 to err22. JSS05 to JSS36 are indicators of the Job Satisfaction Survey (JSS) (see Table 4-3). T01 and T04 are indicators of the Turnover Questionnaire (see Table 4-5). Residuals associated with each dimension are presented as res1 to res7.

The results of the CFA model of job satisfaction sub-variables and turnover intention indicated that this was a good model for examining the hypotheses. Table 4-20 presents goodness-of-fit results of CFA model of job satisfaction sub-variables and turnover intention, and the job satisfaction sub-variables and turnover intention model is shown in Figure 4-11.

Table 4-20

*Goodness-of-Fit Results of CFA Model of Job Satisfaction Sub-Variables and Turnover Intention*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	330.33 ( $p<.001$ )	$p>.05$
Degrees of freedom	df	188	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	1.76	2 to 5
Goodness-of-fit index	GFI	.92	$>.90$
Root mean square error of approximation	RMSEA	.05	$<.08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.90	$>.90$
Tucker-Lewis index	TLI	.94	$>.90$
Normed fit index	NFI	.90	$>.90$
Comparative fit index	CFI	.95	$>.95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.73	$>.50$
Parsimonious goodness-of-fit index	PGFI	.69	$>.50$

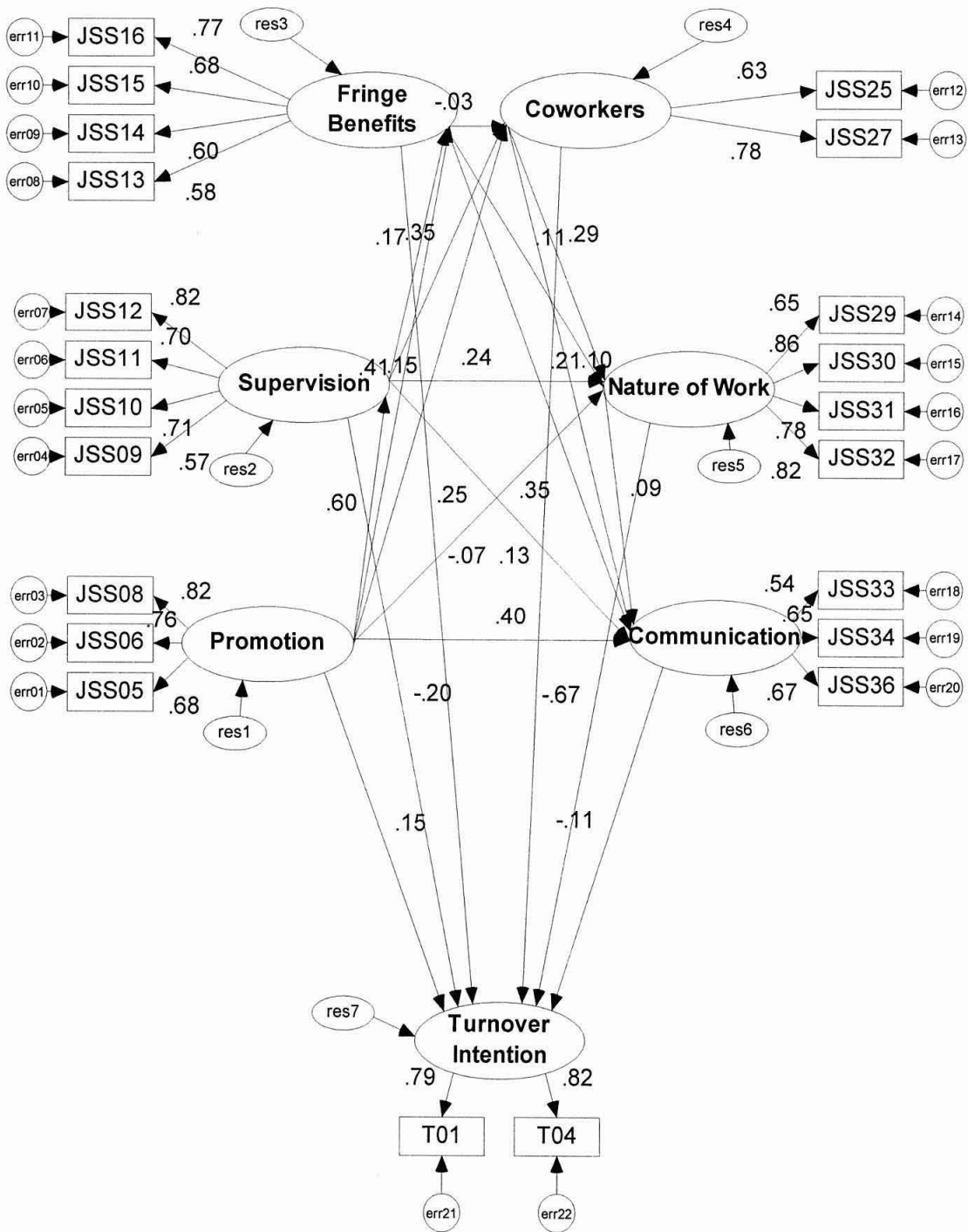


Figure 4-11. Job satisfaction sub-variables and turnover intention model.

Note. Errors of measurement associated with each indicator are presented as err01 to err22. JSS05 to JSS36 are indicators of the Job Satisfaction Survey (JSS) (see Table 4-3). T01 and T04 are indicators of the Turnover Questionnaire (see Table 4-5). Residuals associated with each dimension are presented as res1 to res7.

### ***Result of Job Satisfaction Sub-Variables and Turnover Intention Model***

As shown in Table 4-21, the results of job satisfaction sub-variables and turnover intention model supported H2g, but the results did not support H2a, H2b, H2c, H2f, and H2h. Due to the fact that Contingent Reward and Operating Procedures variables were deleted during CFA model of job satisfaction processes (see Figure 4-1; Figure 4-2; Figure 4-3; Figure 4-4), H2d and H2e could not be examined.

Table 4-21

#### ***Regression Weights of Model of Job Satisfaction Sub-Variables and Turnover Intention***

	Estimate	S.E.	C.R.	<i>p</i>
Turnover_Intention <--- Communication	-.147	.329	-.447	.655
Turnover_Intention <--- Promotion	.151	.138	1.094	.274
Turnover_Intention <--- Coworkers	.177	.109	1.626	.104
Turnover_Intention <--- Fringe_Benefits	-.082	.106	-.779	.436
Turnover_Intention <--- Supervision	-.266	.160	-1.660	.097
Turnover_Intention <--- Nature of Work	-.705	.098	-7.211	.000

### **Hypotheses 3a, 3b, and 3c**

H3a: Affective commitment has a significant relationship with turnover intention.

H3b: Continuance commitment has a significant relationship with turnover intention.

H3c: Normative commitment has a significant relationship with turnover intention

### ***Confirmatory Factor Analysis (CFA) of Organizational Commitment Sub-Variables and Turnover Intention Model***

The hypothesized CFA model of organizational commitment sub-variables and turnover intention using the modified 9-indicators CFA model of organizational commitment (see Figure 4-7) and Turnover Questionnaire (see Table 4-5) examined the relationships among affective commitment, normative commitment and turnover intention. T02 and T03 of the Turnover Questionnaire were deleted due to their low regression weight. This hypothesized model is shown in Figure 4-12.

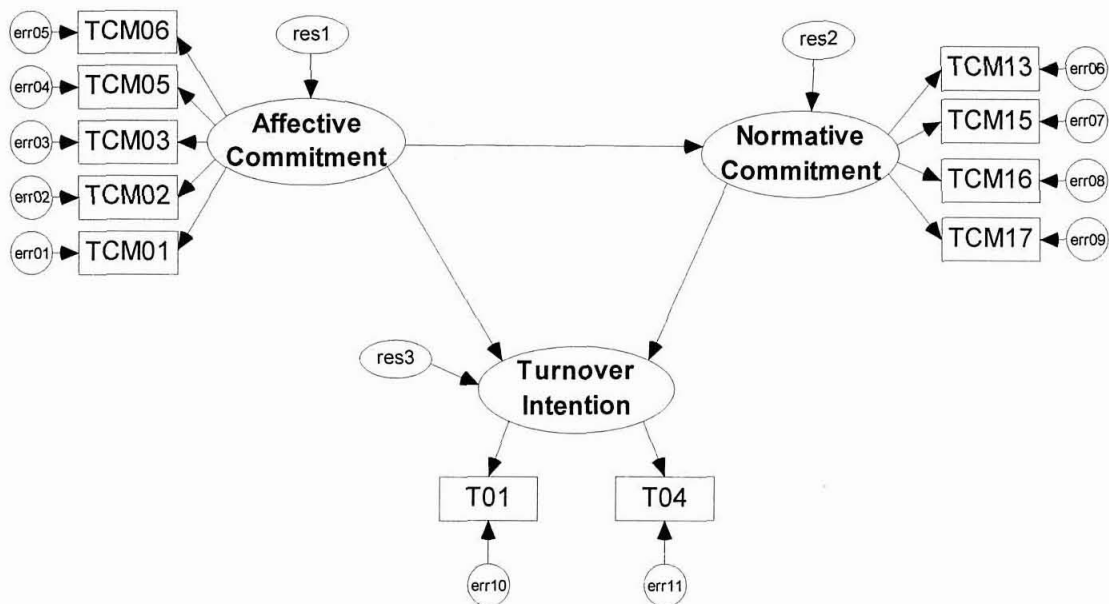


Figure 4-12. Hypothesized CFA model of organizational commitment sub-variables and turnover intention.

*Note.* Errors of measurement associated with each indicator are presented as err01 to err11. TCM01 to TCM17 are indicators of the Three-Component Model (TCM) Employee Commitment Survey (see Table 4-4). T01 and T04 are indicators of the Turnover Questionnaire (see Table 4-5). Residuals associated with each dimension are presented as res1 to res3.

The results of the CFA model of organizational commitment sub-variables and turnover intention indicated that this was a good model for examining the hypotheses. Table 4-22 presents the goodness-of-fit results of the CFA model of organizational commitment sub-variables and turnover intention, and the organizational commitment sub-variables and turnover intention model is shown in Figure 4-13.



Table 4-22

*Goodness-of-Fit Results of CFA Model of Organizational Commitment Sub-Variables and Turnover Intention*

Goodness-of-fit statistics		Values	Desired range of values for a good fit
<b>Absolute fit measures</b>			
Chi-square test	$\chi^2$	138.33 ( $p < .001$ )	$p > .05$
Degrees of freedom	df	41	$\geq 0$
Chi-square/ degrees of freedom ratio	$\chi^2/\text{df}$	3.37	2 to 5
Goodness-of-fit index	GFI	.95	$> .90$
Root mean square error of approximation	RMSEA	.08	$< .08$
<b>Incremental fit measures</b>			
Adjusted goodness-of-fit index	AGFI	.89	$> .90$
Tucker-Lewis index	TLI	.93	$> .90$
Normed fit index	NFI	.93	$> .90$
Comparative fit index	CFI	.95	$> .95$
<b>Parsimonious fit measures</b>			
Parsimonious normed fit index	PNFI	.69	$> .50$
Parsimonious goodness-of-fit index	PGFI	.58	$> .50$

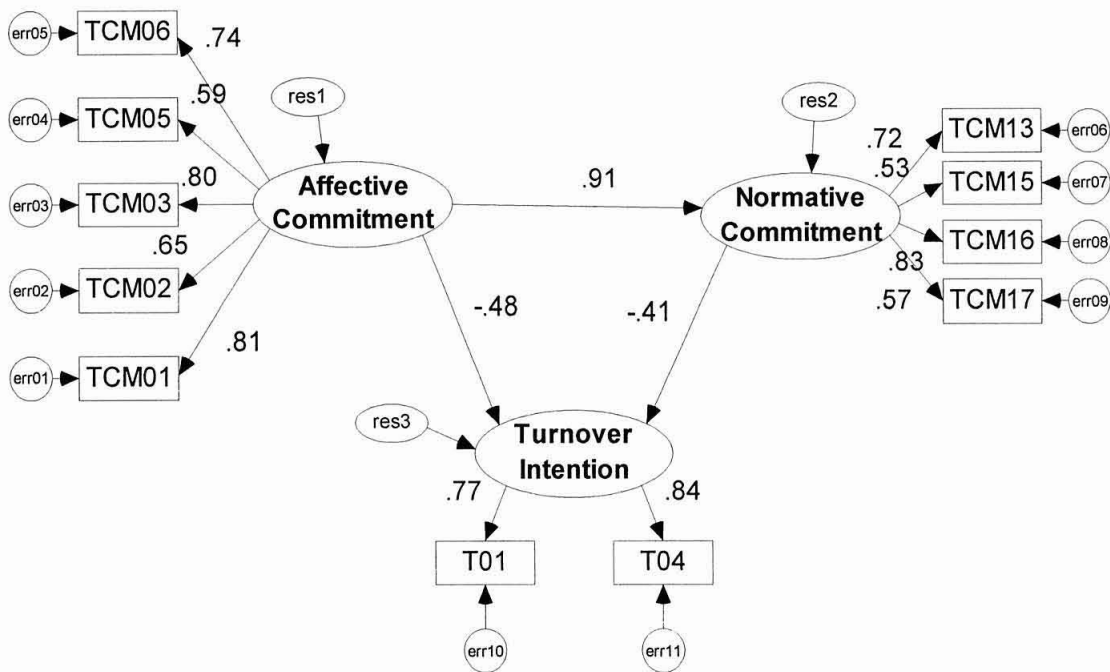


Figure 4-13. Organizational commitment sub-variables and turnover intention model.

Note. Errors of measurement associated with each indicator are presented as err01 to err11. TCM01 to TCM17 are indicators of the Three-Component Model (TCM) Employee Commitment Survey (see Table 4-4). T01 and T04 are indicators of the Turnover Questionnaire (see Table 4-5). Residuals associated with each dimension are presented as res1 to res3.

**Result of Organizational Commitment Sub-Variables and  
Turnover Intention Model**

The results of organizational commitment sub-variables and turnover intention model supported H3a and H3c (see Table 4-23). Due to the fact that the Continuance Commitment variable was deleted during CFA model of organizational commitment processes (see Figure 4-5; Figure 4-6; Figure 4-7), H3b could not be examined.

Table 4-23

*Regression Weights of Model of Organizational Commitment Sub-Variables and Turnover Intention*

	Estimate	S.E.	C.R.	<i>p</i>
Turnover_Intention <--- Affective_Commitment	-.441	.160	-2.760	.006
Turnover_Intention <--- Normative_Commitment	-.311	.134	-2.329	.020

## **CHAPTER V**

### **DISCUSSION**

The topics of job satisfaction, organizational commitment, and turnover intention have been discussed in various industries in western countries. This study was the first to examine the relationship among those factors in the Taiwanese banking industry; the first to examine whether pay satisfaction plays a critical role in affecting the above-mentioned factors, and the first to discuss the complementary relationship between high turnover intention and a pay raise. The most important aspect of this study was the use of Structural Equation Modeling (SEM), which comprehensively examined the causality of the foregoing factors without the limitations of traditional peer-to-peer analysis. In other words, Structural Equation Modeling (SEM) presented the whole picture of the relationships among the variables in testing the hypotheses. Another important characteristic of this study was the large sample size, which generated sufficient data to test the hypotheses. This study used multistage sampling to access the total accessible population. The data collection process was conducted in front of the 80 branches located in the cities of Taipei Metro, Kaohsiung, and Taichung. A total of 1,704 surveys were distributed, and 392 responses were received. Due to the fact that 37 responses were invalid, a total of 355 valid responses were used in the data analysis procedures.

In this study, pay satisfaction was measured by a modified pay satisfaction dimension of the Job Satisfaction Survey (JSS). Overall job satisfaction was measured by a modified 20-indicators Job Satisfaction Survey (JSS), which included promotion, supervision, fringe benefits, coworkers, nature of work, and communication

sub-dimensions. Organizational commitment was measured by a modified 9-indicators Three-Component Model (TCM) Employee Commitment Survey, which included affective commitment and normative commitment sub-dimensions. Turnover intention was measured by a modified Turnover Questionnaire.

Findings indicated that organizational commitment, nature of work, affective commitment, and normative commitment had significant negative effects on turnover intention, and that a pay raise could reduce the degree of turnover intention. The study also found that pay satisfaction and job satisfaction had no direct effect on turnover intention, but had an indirect negative effect on turnover intention. Chapter V presents a discussion of the interpretations, practical implications, conclusions, limitations, and recommendations for future study in this study of the relationships among pay satisfaction, job satisfaction, organizational commitment, and turnover intention.

### **Interpretations**

#### ***Sociodemographic Characteristics of Entry-Level and Mid-Management Employees in the Taiwanese Banking Industry***

According to the data analyzed in Chapter IV, the majority of entry-level and mid-management employees of this study were female (72.4%). The majority of entry-level and mid-management employees were between the ages of 25 and 34 years (71%), and most participants had a bachelor's degree (92.1%). The sociodemographic characteristics of this study corresponded closely to those found in Tu and Luo's (2002), and Shiao and Li's (2002) studies of employees in the Taiwanese banking industry. In Tu and Luo's (2002) research, 65.7% of total participants were female, 63.3% of the

participants' age was from 26 to 35, and 89.1% of the total participants had graduated from college. In Shiao and Li's (2002) research, 59.6% of total participants were female, 45.7% of total participants were 26 to 35 years old, and 86.8% of total participants had graduated from college.

***The Degrees of Pay Satisfaction, Job Satisfaction, Organizational Commitment and  
Turnover Intention of Entry-Level and Mid-Management Employees in the  
Taiwanese Banking Industry***

The pay and job satisfaction questions were adapted from Spector's (1994) Job Satisfaction Survey (JSS), which is a 36-item, nine-facet scale (see Table 4-3). Each facet is assessed as to four items, with six choices per item. The average overall job satisfaction score was 126.60, with a possible range of 36 to 216, and the average item score of the JSS was 3.52. The average rating for each dimension was descending as follows: Coworker (4.51), Supervision (4.03), Nature of Work (3.60), Communication (3.52), Contingent Rewards (3.46), Fringe Benefits (3.22), Pay (3.19), Operating Condition (3.14), and Promotion (2.99). This means most employees liked their bosses, coworkers and working environments, but were relatively unsatisfied with their rewards. During the data collection process, many participants voluntarily expressed dissatisfaction due to excessive working hours and seemingly endless overtime, which were rewarded inadequately. The researcher confirmed this point as some banks' office hours were from 9:00 a.m. to 7:00 p.m., and almost every evening the data collection process started three to five hours after the bank was closed to customers.

The organizational commitment survey was adapted from Meyer, Allen, and Smith's (1993) Three-Component Model (TCM) Employee Commitment Survey, which

is an 18-item, three-facet scale. Each facet is assessed as to six items, with seven choices per item (see Table 4-4). The average TCM total score was 72.71, with a possible range of 18 to 126, and the average item score of the TCM was 4.04. The average rating for each dimension descended as follows: Affective Commitment (4.29), Continuance Commitment (4.25), and Normative Commitment (3.58). The results indicated that Taiwanese bank employees' emotional connection to their banks was greater than feelings of duty to stay in their banks. This somewhat reflected the above-mentioned finding that employees liked their coworkers, supervisors, and working environments. The results also revealed participants believed that they had few options other than to stay in their bank jobs.

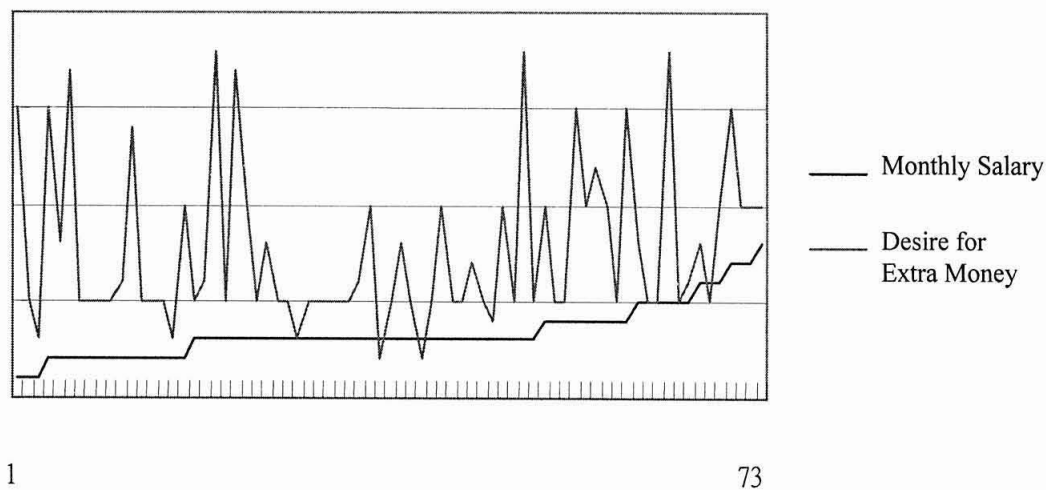
The turnover intention questions were adapted from the Turnover Questionnaire by Kim et al. (1996), which is a four-item scale, with five choices per item (see Table 4-5). The average Turnover Questionnaire total score was 11.45, with a possible range of 4 to 20, and the average item score of the Turnover Questionnaire was 2.86. The results indicated that in general, the participants of this study did not have a strong desire to stay in their banks.

### ***High Turnover Group Would Change Turnover***

#### ***Intention If Monthly Salary Increased***

According to descriptive statistic analyses, the amount of extra money given to employees can change specific levels of employees' turnover intention. A total of 89 of 355 participants (25%) belonged to the high turnover intention group. The average monthly salary of the high turnover intention group (excluding participants whose monthly salary was less than \$760 and more than \$1,960) is \$1,131. The average

monthly salary of those people who did not belong to the high turnover intention group was \$1,260. Obviously, these two groups had notable income differences. Due to the fact that there was no statistical meaning between monthly salary and the desire for extra money (see Figure 5-1), the researcher merely analyzed the relationship between the desire for extra money and turnover intention recovery (excluding three people who want more than \$510 per month), based on the average monthly salary of the high turnover intention group (\$1,131) (see Table 5-1).



*Figure 5-1.* Relationship between monthly salary and desire for extra money.

*Note.* The monthly salary line indicates the monthly salary of 73 participants who belong to the high turnover intention group (reordered with ascending scale). The desire for extra money line indicates each participant's desire for extra money based on monthly salary.



Table 5-1

*Pay Raise and Turnover Recovery Rates*

Extra money	Pay raise rate	Turnover intention recovery rate
\$30	3%	0%
\$60	5%	3%
\$90	8%	7%
\$120	11%	9%
\$150	13%	56%
\$180	16%	61%
\$210	19%	63%
\$240	21%	70%
\$270	24%	70%
\$300	27%	87%
\$330	29%	87%
\$360	32%	89%
\$390	34%	89%
\$420	37%	90%
\$450	40%	97%
\$480	42%	97%
\$510	45%	100%

***Hypotheses Testing***

In this study, the major criteria used to test the hypothesized models were goodness-of-fit measures, which consist of three categories: absolute fit measures, incremental fit measures, and parsimonious fit measures. The absolute fit measures were used to examine the degree of goodness-of-fit for structural and measurement models. The incremental fit measures were used to compare the hypothesized models of this study to baseline models (null models). The parsimonious fit measures were used to evaluate the parsimony ratio of the models, to compare the goodness-of-fit, and correct overfitting of the models (Hair et al., 2006; Kline, 2005).

In this study, twenty hypotheses were examined. Seven hypotheses were supported, and thirteen hypotheses were not supported. Due to the fact that Contingent Reward, Operating Procedures, and Continuance Commitment variables were deleted during the CFA model of job satisfaction and the CFA model of organizational commitment processes, H2d, H2e, and H3b could not be examined. The research purposes, corresponding hypotheses, and whether or not the hypotheses were supported by the results in Chapter IV are shown in Table 5-2.

Table 5-2 *Research Purposes, Hypotheses, and Results*

Research Purposes	Hypotheses	Results
The relationships among pay satisfaction, job satisfaction, organizational commitment, and turnover intention	1. Pay satisfaction has a negative relationship with turnover intention.	Not Supported
	2. Job satisfaction has a negative relationship with turnover intention.	Not Supported
	3. Organizational commitment has a negative relationship with turnover intention.	Supported
	4. Pay satisfaction has a positive relationship with job satisfaction.	Supported
	4a. Pay satisfaction is a mediator between job satisfaction and turnover intention.	Not Supported
	4b. Job satisfaction is a mediator between pay satisfaction and turnover intention.	Not Supported
	5. Pay satisfaction has a positive relationship with organizational commitment.	Not Supported
	5a. Pay satisfaction is a mediator between organizational commitment and turnover intention.	Not Supported
	5b. Organizational commitment is a mediator between pay satisfaction and turnover intention.	Not Supported
	6. Job satisfaction has a positive relationship with organizational commitment.	Supported
	6a. Job satisfaction is a mediator between organizational commitment and turnover intention.	Not Supported
	6b. Organizational commitment is a mediator between job satisfaction and turnover intention.	Supported
The relationships among job satisfaction sub-variables and turnover intention	2a. Promotion has a significant relationship with turnover intention.	Not Supported
	2b. Supervision has a significant relationship with turnover intention.	Not Supported
	2c. Fringe benefits have a significant relationship with turnover intention.	Not Supported
	2d. Contingent rewards have a significant relationship with turnover intention.	N/A
	2e. Operating procedures have a significant relationship with turnover intention.	N/A
	2f. Coworkers have a significant relationship with turnover intention.	Not Supported
	2g. The nature of work has a significant relationship with turnover intention.	Supported
	2h. Communication has a significant relationship with turnover intention.	Not Supported
The relationships among organizational commitment sub-variables and turnover intention	3a. Affective commitment has a significant relationship with turnover intention.	Supported
	3b. Continuance commitment has a significant relationship with turnover intention.	N/A
	3c. Normative commitment has a significant relationship with turnover intention.	Supported

### ***The Relationships among Pay Satisfaction, Job Satisfaction, Organizational Commitment, and Turnover Intention***

The results of hypotheses testing showed no significant relationship between pay satisfaction and turnover intention. This result does not support finding by Lum et al. (1998), which stated that pay satisfaction directly affects turnover intention. Moreover, the result showed a slight negative relationship between those variables (see Table 4-19), although the result was far from statistical standards. Because studies have rarely examined the relationship between pay satisfaction and turnover intention, this result deserves special attention.

Job satisfaction did not have a significant relationship with turnover intention. This finding does not confirm Shaw's (1999) as well as Dole and Schroeder's (2001) statements, that there is a negative relationship between job satisfaction and turnover intention. This result indicated that in the SEM (macro environment) setting, job satisfaction does not have such a strong effect on turnover intention.

Organizational commitment had a negative relationship with turnover intention. This result confirmed the theory by Eby et al. (1999) as well as supported findings by Igarria and Guimaraes (1999), McNeese-Smith and Nazarey (2001), Chen and Francesco (2000), and Loi et al. (2006). In this study, overall organization commitment was found have the most negative effect on turnover intention.

Pay satisfaction had a positive relationship with job satisfaction. This finding confirmed Lawler's (1971, 1981), Quinn and Staines's (1979), and Vroom's (1964) theories, which stated that the extrinsic rewards are very important to job satisfaction, and also supported findings by Lum et al. (1998). In this study, the result did not confirm

the two-factor theory by Herzberg et al. (1993), which proposed that pay satisfaction would not lead to job satisfaction.

Since neither pay satisfaction nor job satisfaction had a significant relationship with turnover intention, H4a and H4b were not supported. In short, pay satisfaction is not a mediator between job satisfaction and turnover, nor is job satisfaction a mediator between pay satisfaction and turnover.

Pay satisfaction did not have a significant relationship with organizational commitment. This finding confirmed the theory by Ivancevich et al. (2005), but did not confirm the theory by Hellriegel et al. (1998), which states that pay is the main factor to affect organizational commitment. The finding also did not support findings by Tang and Chiu (2003), which found that pay satisfaction positively related to organizational commitment.

Although organizational commitment was found to be negatively related to turnover intention, pay satisfaction was not found to be related to organizational commitment or turnover intention. For this reason, H5a and H5b were not supported. Therefore, pay satisfaction was not found to be a mediator between organizational commitment and turnover intention, nor was organizational commitment found to be a mediator between pay satisfaction and turnover intention.

Job satisfaction was found to have a positive relationship with organizational commitment. This result confirmed the organizational commitment theory by Eby et al. (1999), as well as supported findings by Igbaria and Guimaraes (1999) and Knoop (1995).

Job satisfaction was found to positively affect organizational commitment, and organizational commitment was found to negatively affect turnover intention, but no significant relationship was found between job satisfaction and turnover intention. Therefore, H6a was not supported, while H6b was supported. In other words, organizational commitment was found to be a mediator between job satisfaction and turnover intention, but job satisfaction was not found to be a mediator between organizational commitment and turnover intention.

### ***The Relationships among Job Satisfaction Sub-Variables and Turnover Intention***

The results indicated that promotion, supervision, fringe benefits, coworkers, and communication do not have significant relationships with turnover intention. Only the nature of work has a negative relationship with turnover intention. These findings also confirmed the results of pay satisfaction, job satisfaction, organizational commitment, and turnover intention model in this study, but once again did not support findings by Shaw (1999) and Dole and Schroeder (2001), even in a micro environment setting. The finding that the nature of work has a negative relationship with turnover intention partially confirmed Branham's (2005) research, which proposed that a mismatch between job and person is one of the hidden reasons that make employees leave an organization.

The variables and their items which have high similarities in content do not fit for SEM, and endanger the reliability of SEM. In this study, promotion, fringe benefits, and contingent rewards had this problem. Thus, contingent rewards items have been deleted from this model after repeated tests and considerations, and the relationship between contingent rewards and turnover intention could not be examined.

Due the fact that the factor loading value of one operating procedures' item was lower than the convergent validity standard of .50, operating procedures items were deleted from this model and the relationship between operating procedures and turnover intention could not be examined.

### ***The Relationships among Organizational Commitment Sub-Variables and Turnover Intention***

Both affective commitment and normative commitment were found to have strong significant negative relationships with turnover intention. These results also corresponded with the finding of pay satisfaction, job satisfaction, organizational commitment, and turnover intention model in this study, and once more supported findings by Eby et al. (1999), Igbaria and Guimaraes (1999), McNeese-Smith and Nazarey (2001), and Chen and Francesco (2000) in a micro environment setting.

The standardized regression weights analysis (factor loading) indicated that five of a total of six items' values with regard to the continuance commitment were much lower than the convergent validity standard of .50. The researcher extrapolated that the low regression weights of these five items were caused by inaccurate translation or cultural diversities. Therefore, the continuance commitment was deleted, and the relationship between continuance commitment and turnover intention could not be examined.

### **Practical Implications**

1. In the Taiwanese banking industry, most entry-level and mid-management employees graduated from a college or university (92.1%). The leaders of banks can not indiscreetly promote, raise, or assign work based on employees' educational level as they could previously.
2. In the Taiwanese banking industry, entry-level and mid-management employees liked their supervisors, coworkers and working environments, but were relatively unsatisfied with their rewards, even though the average salary is much higher than other industries in Taiwan. The rewards dissatisfaction was not generated by payment itself, but by an imbalance between what these people did and what they received. The leaders of banks should comprehensively reexamine the working hours and work load for each person. If the whole system reaches saturation, the banks will have to recruit more people which will be more attractive than a raise in pay for current employees.
3. Taiwanese banks' entry-level and mid-management employees' emotional connection to their banks exceeded their feelings of duty to stay in their banks, and supported the above-mentioned finding that employees liked their coworkers, supervision, and working environments. The employees also had virtually no alternative but to stay in their banks based on personal situation, even though the results of this study indicated that they did not have a strong desire to stay in their banks. This is good news to leaders in banks, because they do not face immediate high turnover rates, and they still have time to foster employees' long-term organizational commitment and reduce their turnover intention.



Although this could change if the macro economic situation improves, banking markets prosper, or other competitors enter this market, and the leaders of banks do nothing to retain current employees.

4. In this study, 25% of entry-level and mid-management employees belonged to the high turnover intention group. This finding corresponded with Jewsbury's (2004) statement that turnover rates among front-line workers in the banking industry were 25% to 60%. Because the cost of turnover is approximately a year's salary for each vacant position (Hillmer et al., 2004), even fulfilling everyone's desire for extra money to eliminate short-term turnover intention is worth while, based on a mathematical viewpoint. If the leaders adopt this strategy, they have to identify who belonged to the high turnover intention group, and the salary distribution of this group. The salary distribution of the high turnover intention group may concentrate on the bottom of the structure, or disorderly and unsystematically locate in each level. The leaders can raise salaries aimed at an individual, in the low salary group, or overall entry-level and mid-management employees, but regardless of what kind of pay raise strategies are adopted, the new policy will bring about many unpredictable negative chain reactions. Thus, the researcher would rather treat the results of this study as a mechanism for dealing with employees who are asking for raises, or to persuade those who have already stated their decision to leave.
5. In the Taiwanese banking industry, organizational commitment strongly affects entry-level and mid-management employees' turnover intention, and job satisfaction indirectly affects turnover intention mediated by organizational

commitment. Thus, the primary mission for leaders of banks is to establish a long-term organizational commitment for the employees. Although job satisfaction was also found to have a significant indirect influence on turnover intention, job satisfaction is just one of many factors to affect organizational commitment. If the leaders of banks pay too much attention to job satisfaction, but engage in other activities which negatively impact organizational commitment, the results may be worse than the current situation. Again, according to the results of this model (pay satisfaction, job satisfaction, organizational commitment, and turnover intention), organizational commitment is the root cause of turnover intention, while other factors are surface symptoms.

6. In a micro environment setting, the nature of work, affective commitment, and normative commitment significantly affected the banks' entry-level and mid-management employees' turnover intention in Taiwan. These results challenge leaders' wisdom. The leaders have to carefully analyze specialization, capability, performance, interpersonal relationships, personal situations, and personality traits for each employee, and establish a higher degree satisfaction with the nature of work, affective commitment, and normative commitment to reduce turnover intention.

## **Conclusions**

1. Pay satisfaction does not have a significant relationship with turnover intention.
2. Job satisfaction does not have a significant relationship with turnover intention.
3. Organizational commitment has a negative relationship with turnover intention.  
This result is consistent with recent study by Loi et al. (2006).
4. Pay satisfaction has a positive relationship with job satisfaction.
5. Pay satisfaction does not have a direct significant relationship with organizational commitment. This finding is consistent with recent theory by Ivancevich et al. (2005).
6. Job satisfaction has a positive relationship with organizational commitment.
7. Organizational commitment is a mediator between job satisfaction and turnover intention.
8. The nature of work has a negative relationship with turnover intention. This finding partially supports recent research by Branham (2005). The promotion, supervision, fringe benefits, coworkers, and communication do not have significant relationships with turnover intention.
9. Both affective commitment and normative commitment have strong significant negative relationships with turnover intention.
10. The amount of extra money given to employees can change specific levels of employees' turnover intention.

### **Limitations**

1. Due to the fact that sub-sample sizes were small, the researcher could not meaningfully compare the results by gender (98 participants were male, and 257 participants were female).
2. The researcher could not make meaningful comparisons results by different cities, because the samples size of the second and the third largest cites were too small (30 responses from Kaohsiung City, and 33 responses from Taichung City).
3. The data collection period was ten weeks long, which may have generated unpredictable biases.
4. The questionnaire contained too many items, and so similarity in content between items may have confused participants and made them lose patience to give accurate answers.
5. Due to the fact that contingent rewards, operating procedures, and continuance commitment variables were deleted during the Confirmatory Factor Analysis (CFA) processes, the relationships among contingent rewards, operating procedures, continuance commitment, and turnover intention could not be examined.
6. The finding of this study cannot be generalized to other groups, industries or countries.

### **Recommendations for Future Study**

1. The results of this study are only a small piece of the whole picture of turnover theories in the Taiwanese banking industry. Future studies may try to little by little examine other factors which may be related to turnover intention, such as sociodemographic characteristics, leadership styles, job performance, empowerment, trust, working status, enterprise culture, telecommuters and non-telecommuters, personality traits, working hours, work loads, and personal situation.
2. Because the questionnaire contained too many similar items and does not fit with Structural Equation Modeling (SEM), future studies may avoid putting high similarity measurements in a single survey.
3. Future studies may try to access a single organization to deeply examine related research topics.
4. Future studies may try to examine related variables in different groups, industries, cultures, or countries.
5. Future studies may try to explore the relationship between employee turnover intention and the actual departure of an employee.

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## **Appendix A**

### **IRB Approval**



Lynn University

**Principal Investigator:** Chin-Chin Wang

**Project Title:** Relationships Among Pay Satisfaction, Job Satisfaction, Organizational Commitment, and Turnover Intention Within the Banking Industry in Taiwan: A Structural Equation Modeling Approach.

**IRB Project Number** 2006-023 :

APPLICATION AND PROTOCOL FOR REVIEW OF RESEARCH INVOLVING HUMAN SUBJECTS OF A NEW PROJECT: Request for Exempt Status ☐ Expedited Review ☐ Convened Full-Board ☒

**IRB ACTION by the CONVENCED FULL BOARD**

Date of IRB of application and Research Protocol 05/10/06

IRB ACTION: Approved ☒ Approved w/provision(s) ☐ Not Approved ☐ Other ☐

COMMENTS

Consent Required: No ☐ Yes ☒ Not Applicable ☐ Written ☒ Signed ☐

Consent forms must bear the research protocol expiration date of 05/10/07

Application to Continue/Renew including an update consent, is due:

- (1) For a Convened Full-Board Review, two month prior to the due date for renewal ☒
- (2) For an Expedited IRB Review, one month prior to the due date for renewal ☐
- (3) For review of research with exempt status, one month prior to the due date for renewal ☐

Other Comments:

Name of IRB Chair Farideh Farazmand

Signature of IRB Chair \_\_\_\_\_

Date: 05/10/06

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3601 N. Military Trail Boca Raton, Florida 33431

## **Appendix B**

### **Authorization for Voluntary Consent (English Version)**



Lynn University

**THIS DOCUMENT SHALL ONLY BE USED TO PROVIDE AUTHORIZATION FOR  
VOLUNTARY CONSENT**

**PROJECT TITLE:** Relationships Among Pay Satisfaction, Job Satisfaction, Organizational Commitment, and Turnover Intention Within the Banking Industry in Taiwan: A Structural Equation Modeling Approach

**Project IRB Number:** 2006-023 Lynn University 3601 N. Military Trail Boca Raton, Florida 33431

I, Chin-Chih Wang, am a doctoral student at Lynn University. I am studying Global Leadership, with a specialization in Corporate and Organizational Management. Part of my education is to conduct a research study.

**DIRECTIONS FOR THE PARTICIPANT:**

You are being asked to participate in my research study. Please read this carefully. This form provides you with information about the study. The Principal Investigator (Chin-Chih Wang) will answer all of your questions. Ask questions about anything you don't understand before deciding whether or not to participate. You are free to ask questions at any time before, during, or after your participation in this study. Your participation is entirely voluntary and you can refuse to participate without penalty or loss of benefits to which you are otherwise entitled.

**PURPOSE OF THIS RESEARCH STUDY:** The study is about the relationships among pay satisfaction, job satisfaction, organizational commitment, and turnover intention within the banking industry in Taiwan. There will be approximately 2,000 people invited to participate in this study. Participants represent that they are at least 20 years of age, and that they do not have medical problems or language or educational barriers that precludes understanding of explanations contained in this authorization for voluntary consent. Participants are entry-level or mid-management employees who work in Taiwanese private banks' branch offices which are located in Taipei Metro (Taipei City and Taipei County), Kaohsiung City, and Taichung City.

**PROCEDURES:** You will be given a package with this consent form, survey questionnaire and grip-seal envelope so that you can seal the completed survey and put it into a data collection box which has a slit in the top of the box. You will first complete a demographic survey. Then you will be asked to complete pay satisfaction, job satisfaction, organizational commitment, and turnover intention surveys. These five surveys should take about 20 minutes to complete. You will be given a 200 New Taiwan dollars gift card of a domestic department store after you complete and return the survey.

**POSSIBLE RISKS OR DISCOMFORT:** This study involves minimal risk. You may find that some of the questions are sensitive in nature. A potential risk for invasion of your privacy may occur if you complete the survey inside the bank. In addition, participation in this study requires a minimal amount of your time and effort.

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**POSSIBLE BENEFITS:** There may be no direct benefit to you in participating in this research. But knowledge may be gained which may help improving the human resource management in Taiwanese private banking industry.

**FINANCIAL CONSIDERATIONS:** You will be given a 200 New Taiwan dollars gift card of a domestic department store after you complete and return the survey. There are no costs to you as a result of your participation in this study.

**ANONYMITY:** You will not be identified, and data will be reported as "group" responses. No personal identifiers will be required on the survey questionnaire. Each survey will be coded with a number, and there are no personal participant identifiers. You will complete the survey voluntarily and anonymously. Each survey questionnaire will be coded with a handwritten number (1 = Taipei Metro, 2 = Kaohsiung, and 3 = Taichung) on the first page to identify the geographic area of responses.

**RIGHT TO WITHDRAW:** You are free to choose whether or not to participate in this study. There will be no penalty or loss of benefits to which you are otherwise entitled if you choose not to participate.

**CONTACTS FOR QUESTIONS/ACCESS TO CONSENT FORM:** Any further questions you have about this study or your participation in it, either now or any time in the future, will be answered by Chin-Chih Wang (Principal Investigator) who may be reached at: [REDACTED] or [REDACTED] and Dr. Ralph Norcio, faculty advisor who may be reached at: [REDACTED]. For any questions regarding your rights as a research subject, you may call Dr. Farideh Farazmand, Chair of the Lynn University Institutional Review Board for the Protection of Human Subjects, at [REDACTED]. If any problems arise as a result of your participation in this study, please call the Principal Investigator (Chin-Chih Wang) and the faculty advisor (Dr. Ralph Norcio) immediately.  
A copy of this consent form will be given to you.

**AUTHORIZATION FOR VOLUNTARY CONSENT:**

I hereby certify that a written explanation of the nature of the above project has been provided to the person participating in this project. A copy of the written documentation provided is attached hereto. By the person's consent to voluntarily participate in this study, the person has represented that he/she is at least 20 years of age, and that he/she does not have a medical problem or language or educational barrier that precludes his/her understanding of my explanation. Therefore, I hereby certify that to the best of my knowledge the person participating in this project understands clearly the nature, demands, benefits, and risks involved in his/her participation.

[REDACTED]  
Signature of Investigator

Date of IRB Approval: 5/10/06 7.7.



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## **Appendix C**

### **Authorization for Voluntary Consent (Chinese Version)**



**Lynn University**

本文件只適用於自願參與同意書

研究計畫名稱: 台灣的銀行產業中員工薪資滿意度、工作滿意度、組織承諾以及離職意願之間的關係: 使用 Structural Equation Modeling 方法。

研究計畫 IRB 號碼: 2006-023 Lynn University 3601 N. Military Trail Boca Raton, Florida 33431

本人, 王慶之, 是美國 Lynn University 博士班學生, 目前正在研究全球性領導統御之議題, 我的主修是企業與組織管理。此研究計畫是我教育學習的一個重要階段。

#### 參與者須知:

您被邀請參與此研究計畫, 請仔細閱讀以下的敘述: 本文件提供您有關於此研究計畫的相關資料, 主要研究者(王慶之)也將會回答您所有的問題。在您決定參與此研究計畫之前, 歡迎您提出任何疑問, 您也可以在此參與此研究計畫之前後或進行當中自由發問。您的參與是完全自願性的, 您可以拒絕參與而不用擔心任何權益上的損失或懲罰。

研究目的: 這份研究是有關於台灣的銀行產業中員工薪資滿意度、工作滿意度、組織承諾以及離職意願之間的關係, 預估將有兩千名銀行員工參與此次研究。參與者必須年滿二十歲而且沒有身體上、語言上及教育上的障礙以至於無法了解本自願參與同意書的內容。參與者必須是國內民營銀行的基層員工或中階主管而且他們的工作地點限制在大台北地區(台北市和台北縣)、高雄市以及台中市。

程序: 您將會拿到這份自願參與同意書、問卷以及一個自黏式信封以便於您密封您填妥的問卷然後親自投入問卷收集箱。請您先填寫有關於您的一些基本資料, 然後填寫薪資滿意度、工作滿意度、組織承諾及離職意願調查問卷, 整份問卷大概僅需二十分鐘即可完成。當您填妥並繳回問卷之後, 您將會立刻收到價值新台幣二百元的國內百貨公司或連鎖商店禮券。

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**可能的風險性及不適感:** 此研究牽涉極微小之風險，您可能會覺得有些問題比較敏感，如果您在辦公室中填寫此問卷，其他人也許有意或無意間會看到您所填寫的問卷。此外，參與這份問卷調查將佔用您少量的時間和心力。

**可能性之受益:** 參與這次研究您將無法直接受益，但研究結果所獲得的知識將可能幫助台灣的銀行產業規劃更好的人力資源管理方式。

**財務考量:** 當您填妥並繳回問卷之後，您將會收到價值新台幣二百元的國內百貨公司或連鎖商店禮券。參與這項研究不會造成您金錢上的損失。

**匿名性:** 本問卷採匿名及自願方式進行，所有資料將集體處理，這份問卷將不會收集任何足以辨認身份之個人資料，您的身分將無法辨認。每一份問卷的第一頁會有手寫的數字註記以辨別調查地區 (1 = 大台北地區，2 = 高雄市，3 = 台中市)。

**撤銷之權利:** 您可以自由選擇是否參與此學術研究，若您選擇不參與將不會導致任何懲罰或權利損失。

**相關問題聯絡人:** 今後任何進一步有關於此學術研究的相關問題將由主要研究員王慶之 (聯絡電話: [REDACTED] 或此研究之指導教授 Dr. Ralph Norcio (聯絡電話: [REDACTED] 回答。任何關於此研究之受訪權益問題，您亦可聯絡 Lynn University IRB 主席 Dr. Farideh Farazmand (聯絡電話: [REDACTED]。若您因參與此研究而導致任何困擾，請立即通知主要研究員王慶之以及研究指導教授 Dr. Ralph Norcio。此外，您將收到此同意書的副本。

**研究員誓詞:** 我已經以書面文件向受訪者說明此次研究計畫，當受訪者表明自願同意參與本研究計畫時也同時代表著受訪者表明他/她已年滿二十歲，而且沒有身體上、語言上及教育上的障礙以至於無法了解我的說明及本自願參與同意書的內容。因此，我保證在我的最佳認知之下，參與者已清楚瞭解此一研究計畫以及所參與過程所牽涉的利益及風險。

[REDACTED]

研究員的簽名

IRB Approval 核准日期: 05/10/06 7.7.

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## **Appendix D**

### **Certification of Chinese Translation (Authorization for Voluntary Consent)**

**AFFIDAVIT**

I, LISA YU, SWEAR THAT I AM FLUENT WITH BOTH THE English  
AND Chinese LANGUAGES AND FURTHER SWEAR THAT THE  
ATTACHED TRANSLATION IS TRUE AND CORRECT TO THE ORIGINAL  
TO THE BEST OF MY KNOWLEDGE.

[REDACTED]  
LISA YU  
TRANSLATOR

STATE OF FLORIDA )

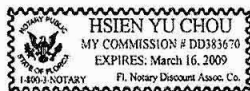
COUNTY OF DADE )

SWORN AND SUBSCRIBED BEFORE ME THIS \_\_\_\_\_

11-03-2006

[REDACTED]  
(NOTARY PUBLIC

MY COMMISSION EXPIRES:



**Appendix E**

**Survey Instrument (English Version)**

### **I. Socio-Demographic Profile**

**Please choose the category for each question that best describes you (Check one).**

- 1. Age (If you choose “Younger than 20”, please stop here and return this survey to the distributor)**  
☐ Younger than 20    ☐ 20 to 24    ☐ 25 to 29    ☐ 30 to 34    ☐ 35 to 39  
☐ 40 to 44    ☐ 45 to 49    ☐ 50 to 54    ☐ 55 to 59    ☐ Older than 59
- 2. Do you work for a Taiwanese domestic private bank? (If you choose “No”, please stop here and return this survey to the distributor)**  
☐ Yes    ☐ No
- 3. For how many years have you worked for the current bank? (If you choose “Less than one year”, please stop here and return this survey to the distributor)**  
☐ Less than one year    ☐ \_\_\_\_\_ years (Please specify)
- 4. What is your current position level?**  
☐ Lower than Level 5    ☐ Level 5 or 6    ☐ Level 7 or 8    ☐ Level 9 or 10  
☐ Higher than Level 10    ☐ There is not a level system in my bank.
- 5. What is your current job title?**  
☐ Assistant    ☐ Commissioner    ☐ Assistant manager  
☐ Vice manager    ☐ Manager    ☐ Other \_\_\_\_\_ (Please specify)
- 6. Monthly salary**  
☐ Lower than \$760    ☐ \$760-\$910    ☐ \$911-\$1,060    ☐ \$1,061-\$1,210  
☐ \$1,211-\$1,360    ☐ \$1,361-\$1,510    ☐ \$1,511-\$1,660    ☐ \$1,661-\$1,810  
☐ \$1,811-\$1,960    ☐ Higher than \$1,960
- 7. Gender**  
☐ Male    ☐ Female
- 8. Highest level of education**  
☐ Lower than High School    ☐ High School    ☐ College    ☐ Graduate school

## II. Pay and Job Satisfaction

Please check the one number for each question that comes closest to reflecting your opinion about it.

1 = Disagree very much

2 = Disagree moderately

3 = Disagree slightly

4 = Agree slightly

5 = Agree moderately

6 = Agree very much

Note. From the Job Satisfaction Survey (JSS) by Paul E. Spector, 1994. Adapted with permission of the author.

	Disagree very much	Disagree moderately	Disagree slightly	Agree slightly	Agree moderately	Agree very much
	1	2	3	4	5	6
1. I feel I am being paid a fair amount for the work I do.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. There is really too little chance for promotion on my job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. My supervisor is quite competent in doing his/her job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I am not satisfied with the benefits I receive.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. When I do a good job, I receive the recognition for it that I should receive.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Many of our rules and procedures make doing a good job difficult.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I like the people I work with.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I sometimes feel my job is meaningless.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Communications seem good within this bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Raises are too few and far between.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Those who do well on the job stand a fair chance of being promoted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. My supervisor is unfair to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. The benefits we receive are as good as most other organizations offer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I do not feel that the work I do is appreciated.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. My efforts to do a good job are seldom blocked by red tape.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. I find I have to work harder at my job because of the incompetence of people I work with.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Disagree very much	Disagree moderately	Disagree slightly	Agree slightly	Agree moderately	Agree very much
	1	2	3	4	5	6
17. I like doing the things I do at work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. The goals of this bank are not clear to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. I feel unappreciated by the bank when I think about what they pay me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. People get ahead as fast here as they do in other places.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. My supervisor shows too little interest in the feelings of subordinates.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. The benefit package we have is equitable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. There are few rewards for those who work here.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. I have too much to do at work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. I enjoy my coworkers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. I often feel that I do not know what is going on within the bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. I feel a sense of pride in doing my job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. I feel satisfied with my chances for salary increases.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. There are benefits we do not have which we should have.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. I like my supervisor.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31. I have too much paperwork.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32. I don't feel my efforts are rewarded the way they should be.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33. I am satisfied with my chances for promotion.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34. There is too much bickering and fighting at work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35. My job is enjoyable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
36. Work assignments are not fully explained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### III. Organizational Commitment Questions (TCM Employee Commitment Survey)

Please check the one number for each question that comes closest to reflecting your opinion about it.

1 = Strongly disagree

2 = Disagree

3 = Slightly disagree

4 = Undecided

5 = Slightly agree

6 = Agree

7 = Strongly agree

Note. Adapted from the TCM Employee Commitment Survey by John Meyer and Natalie Allen, 2004.

Use of the TCM Employee Commitment Survey, authored by John Meyer and Natalie Allen, was made under license from the University of Western Ontario, London, Canada

	Strongly disagree	Disagree	Slightly disagree	Undecided	Slightly agree	Agree	Strongly agree
	1	2	3	4	5	6	7
1. I would be very happy to spend the rest of my career with this bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I really feel as if this bank's problems are my own.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I do not feel a strong sense of "belonging" to my bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I do not feel "emotionally attached" to this bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I do not feel like "part of the family" at my bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. This bank has a great deal of personal meaning for me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Right now, staying with my bank is a matter of necessity as much as desire.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. It would be very hard for me to leave my bank right now, even if I wanted to.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Too much of my life would be disrupted if I decided I wanted to leave my bank now.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I feel that I have too few options to consider leaving this bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Strongly disagree	Disagree	Slightly disagree	Undecided	Slightly agree	Agree	Strongly agree
	1	2	3	4	5	6	7
11. If I had not already put so much of myself into this bank, I might consider working elsewhere.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. One of the few negative consequences of leaving this bank would be the scarcity of available alternatives.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. I do not feel any obligation to remain with my current employer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Even if it were to my advantage, I do not feel it would be right to leave my bank now.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. I would feel guilty if I left my bank now.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. This bank deserves my loyalty.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. I would not leave my bank right now because I have a sense of obligation to the people in it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. I owe a great deal to my bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



#### IV. Turnover Intention Questions Part A

Please check the one number for each question that comes closest to reflecting your opinion about it.

1 = Strongly disagree

4 = Agree

2 = Disagree

5 = Strongly agree

3 = Undecided

Note. From Turnover Questionnaire by S. W. Kim, J. L. Price, C. W. Mueller, and T. W. Watson, 1996. Adapted with permission by the third author.

	Strongly disagree	Disagree	Undecided	Agree	Strongly agree
	1	2	3	4	5
1. I plan to leave my bank as soon as possible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Under no circumstances will I voluntarily leave my bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I would be reluctant to leave my bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I plan to stay in my bank as long as possible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### V. Turnover Intention Questions Part B

If you chose "4" or "5" in question No.1 of the previous part (Turnover Intention Questions Part A) please answer the following 2 questions; otherwise, please stop here.

Please choose the category for each question that best describes you (Check one)

1. Do you think you would change your answer from "4" or "5" to "1" or "2" in question No.1 of the previous part (Turnover Intention Questions Part A) if your monthly payment was increased?

☐ Yes ☐ No

2. If you chose "Yes" to the previous question, then how much of an increase per month will change your turnover intention? (If you chose "No", please do not answer this question.)

☐ \$30 ☐ \$60 ☐ \$90 ☐ \$120 ☐ \$150 ☐ \$180 ☐ \$210 ☐ \$240 ☐ \$270

☐ \$300 ☐ \$330 ☐ \$360 ☐ \$390 ☐ \$420 ☐ \$450 ☐ \$480 ☐ \$510

☐ More than \$510

**Appendix F**  
**Survey Instrument (Chinese Version)**

## I. 個人資料

請選擇一個最能描述您個人資料特質的項目

1. 年齡: (如果您選擇“小於20”，請停止填寫問卷並將問卷交還，謝謝)  
☐ 小於20    ☐ 20 ~ 24    ☐ 25 ~ 29    ☐ 30 ~ 34    ☐ 35 ~ 39  
☐ 40 ~ 44    ☐ 45 ~ 49    ☐ 50 ~ 54    ☐ 55 ~ 59    ☐ 大於59
2. 您現在服務於本國民營銀行嗎? (如果您選擇“否”，請停止填寫問卷並將問卷交還，謝謝)  
☐ 是    ☐ 否
3. 您現在的工作年資? (如果您選擇“少於一年”，請停止填寫問卷並將問卷交還，謝謝)  
☐ 少於一年    ☐ \_\_\_\_\_ 年 (請填入數字)
4. 您現在的職等?  
☐ 小於5職等    ☐ 5 或 6 職等    ☐ 7 或 8 職等  
☐ 9 或 10 職等    ☐ 高於10職等    ☐ 我的銀行沒有職等制度
5. 您現在的職稱?  
☐ 助理    ☐ 專員    ☐ 襄理    ☐ 副理    ☐ 經理  
☐ 其他 \_\_\_\_\_ (請敘述)
6. 月薪:  
☐ 少於\$25,000    ☐ \$25,000-\$30,000    ☐ \$30,001-\$35,000    ☐ \$35,001-\$40,000  
☐ \$40,001-\$45,000    ☐ \$45,001-\$50,000    ☐ \$50,001-\$55,000  
☐ \$55,001-\$60,000    ☐ \$60,001-\$65,000    ☐ 高於\$65,000
7. 性別:  
☐ 男    ☐ 女
8. 最高學歷:  
☐ 國中及以下    ☐ 高中及高職    ☐ 專科及大學    ☐ 研究所

## II. 薪資及工作滿意度

請選擇一個最能描述您個人感受的項目

1 = 非常不同意      4 = 有點同意

2 = 不同意            5 = 同意

3 = 有點不同意      6 = 非常同意

Note. From the Job Satisfaction Survey (JSS) by Paul E. Spector, 1994. Adapted with permission of the author.

	非常不同意	不同意	有點不同意	有點同意	同意	非常同意
	1	2	3	4	5	6
1. 基於我在工作上的付出，我的薪資待遇是公平而合理的。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. 我在工作上晉升的機會太小。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. 我的上司非常勝任他/她的工作。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. 我不滿意我所得到的非薪資福利。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. 我受到應有的獎勵當我表現出色時。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. 許多的規定和程序讓我很難把工作做的出色。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. 我喜歡我的同事們。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. 有時候我覺得我的工作沒什麼意義。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. 在我的銀行裡內部溝通非常良好。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. 我們很少加薪。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. 將工作做好的人有相當公平的晉升管道。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. 我的上司對我不公平。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. 我們的非薪資福利跟外面大部分的公司一樣好。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. 我覺得我的工作表現未受賞識。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. 當我想要努力做好我的工作時很少被銀行內部的繁文縟節所阻礙。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. 我發現我必須加倍努力工作因為我的同事們能力太差。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. 我喜歡我的工作。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	非常不同意	不同意	有點不同意	有點同意	同意	非常同意
	1	2	3	4	5	6
18. 我們銀行的目標對我而言相當不明確。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. 每當我想到銀行付給我的薪資我就覺得我未獲賞識。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. 在這裡工作，晉升的速度跟外面其他的企業一樣快。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. 我的上司不重視下屬的感受。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. 我們的非薪資福利制度是相當公平的。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. 這裡很少發放績效獎勵。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. 我的工作量太大。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. 我欣賞我的同事們。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. 我常常感覺我不知道銀行裡發生什麼事了。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. 我因我的工作而感到驕傲。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. 我對於我加薪的機會感到滿意。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. 我們沒有得到我們應得的非薪資福利。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. 我喜歡我的上司。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31. 我有太多的文書工作。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32. 我的工作表現沒有得到應有的績效獎勵。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33. 我對於我升遷的機會感到滿意。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34. 我跟同事之間有太多的爭執。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35. 我的工作對我而言是一種享受。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
36. 銀行內部工作的分配經常沒有解釋清楚。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### III. 組織承諾

請選擇一個最能描述您個人感受的項目

- 1 = 非常不同意      5 = 有點同意  
2 = 不同意          6 = 同意  
3 = 有點不同意      7 = 非常同意  
4 = 沒有意見

Note. Adapted from the TCM Employee Commitment Survey by John Meyer and Natalie Allen, 2004.

Use of the TCM Employee Commitment Survey, authored by John Meyer and Natalie Allen, was made under license from the University of Western Ontario, London, Canada

	非常不同意	不同意	有點不同意	沒有意見	有點同意	同意	非常同意
	1	2	3	4	5	6	7
1. 我很樂意在今後的職業生涯中一直為這間銀行工作。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. 我真的覺得我把銀行的問題當作自己的問題。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. 對這間銀行我沒有強烈的歸屬感。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. 我沒有感覺到對銀行有情感上的依附。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. 在這間銀行，我沒有感受到自己是大家庭中的一員。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. 這間銀行對我而言有重要的個人意義。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. 目前對我而言，留在這間銀行不僅是一種渴望而且是一種需要。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. 目前我很難離開我的銀行，即使我想要離開。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. 如果我現在決定離開這間銀行，我的生活秩序會被打亂。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. 我覺得我的選擇機會太少，以致於我不能考慮離開這間銀行。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. 如果不是因為我已經為這間銀行投入太多了，我可能會考慮離開。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. 離開這間銀行為數不多的負面結果之一就是自己面臨的選擇機會太少。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	非常不同意	不同意	有點不同意	沒有意見	有點同意	同意	非常同意
	1	2	3	4	5	6	7
13. 我一點都不覺得有義務要留在這家銀行。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. 我覺得現在離開這家銀行是不對的,即使這樣做對我有利。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. 如果我現在離開這間銀行我會感到內疚。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. 這間銀行值得我為它保持忠誠。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. 我不會現在離開這家銀行,因為我感到我對我的同事負有義務。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. 我覺得我欠我的銀行很多。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### IV. 離職意願 (第一部分)

請選擇一個最能描述您個人感受的項目

- 1 = 非常不同意      4 = 同意  
2 = 不同意          5 = 非常同意  
3 = 沒有意見

Note. From Turnover Questionnaire by S. W. Kim, J. L. Price, C. W. Mueller, and T. W. Watson, 1996. Adapted with permission by the third author.

	非常不同意	不同意	沒有意見	同意	非常同意
	1	2	3	4	5
1. 我打算儘快離開這家銀行。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. 在任何情況下我都不會主動離開這家銀行。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. 我會不情願的繼續待在這家銀行。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. 我計劃儘可能長久的爲這間銀行工作	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### V. 離職意願 (第二部份)

如果您在離職意願第一部分的第一題的答案是“4”或“5”，請您繼續回答接下來的兩個問題。除此之外，請停止作答，謝謝。

- 如果你的薪水增加了，您認爲您是否會考慮把離職意願第一部分的第一題的答案從“4”或“5”更改爲“1”或“2”？  
☐ 是    ☐ 否
- 如果您前一題的答案爲“是”，那麼月薪增加多少可以改變您的離職意願？(如果您前一題的答案爲“否”，請停止作答，謝謝)  
☐ \$1,000    ☐ \$2,000    ☐ \$3,000    ☐ \$4,000    ☐ \$5,000    ☐ \$6,000  
☐ \$7,000    ☐ \$8,000    ☐ \$9,000    ☐ \$10,000    ☐ \$11,000    ☐ \$12,000  
☐ \$13,000    ☐ \$14,000    ☐ \$15,000    ☐ \$16,000    ☐ \$17,000  
☐ \$17,000以上



## **Appendix G**

### **Certification of Chinese Translation (Survey Instrument)**

**AFFIDAVIT**

I, LISA YU, SWEAR THAT I AM FLUENT WITH BOTH THE English  
AND Chinese LANGUAGES AND FURTHER SWEAR THAT THE  
ATTACHED TRANSLATION IS TRUE AND CORRECT TO THE ORIGINAL  
TO THE BEST OF MY KNOWLEDGE.

[REDACTED]  
LISA YU  
TRANSLATOR

STATE OF FLORIDA )

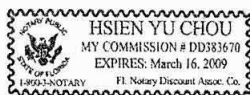
COUNTY OF DADE )

SWORN AND SUBSCRIBED BEFORE ME THIS

MAY 05, 2006

[REDACTED]  
NOTARY PUBLIC

MY COMMISSION EXPIRES:



## **Appendix H**

### **Permission to Use Job Satisfaction Survey (JSS)**

LYNN UNIVERSITY  
RESOURCES FOR  
CURRENT STUDENTS

Home | Contact Us

Take Action  
Check my Email  
Submit a Computer Problem  
Check my Grades  
Check Course Schedule  
Reserve a Library Meeting Room  
Contact a Faculty/Staff Member

News  
University News  
Achievement & Learning  
Aeronautics  
American College Dublin  
Arts & Sciences  
Athletics  
Business & Management  
Conservatory of Music  
Education & Human Services  
Hospitality Management  
International Communication

Events  
University Events  
Academic Calendar

uPortal 2.4.2 - Microsoft Internet Explorer provided by Lynn University

File Edit View Favorites Tools Help

Search the Web [Search] Address http://my.lynn.edu/tag.446463defd43d338.render.userLayoutRoc Go Links

MyLYNN

Welcome Chin-Chih Wang

Home Academics Email My Account Student Life

E-mail

Outlook Web Access 收件匣 (Two-Line View) Items 1 to 5 of 5 Log Off

Folders	New	From	Subject	Received
		Jim Price	Re: Need your help	Sat 2/25/2006 9:...
		Jim Price	Re: Turnover Questionnaire's permission	Fri 2/24/2006 9:0...
		Paul Spector (PSY)	Re: JSS permission	Fri 2/24/2006 7:0...
		support@flintbox.com	Flintbox - License Agreement for Student Lic...	Fri 2/24/2006 12:...
		support@flintbox.com	Flintbox - Payment Successful	Fri 2/24/2006 1...

Re: JSS permission  
Paul Spector (PSY) [Redacted]  
You forwarded this message on 2/24/2006 11:45 AM.  
To: Chin-Chih Wang  
Cc: [Redacted]

Dear Chin-Chih:

You have my permission to modify, translate and use the JSS in your research.

https://pop.student.lynn.edu/exchange/CWang/%E6%94%B6%E4%B8%B6%E5%8C%A3/Re:%20JSS%20permission.EML/ Internet

Start Current Student Resour... uPortal 2.4.2 - Micros... 3:55 PM

From: Paul Spector (PSY) [REDACTED] Sent: Fri 2/24/2006 7:05 AM  
To: Chin-Chih Wang  
Cc:  
Subject: Re: JSS permission  
Attachments:

Dear Chin-Chih:

You have my permission to modify, translate and use the JSS in your research.

Best of luck with it.

Paul E. Spector  
Department of Psychology  
University of South Florida  
Tampa, FL 33620

[REDACTED] Voice


[REDACTED] Fax

website <http://shell.cas.usf.edu/~spector>

## **Appendix I**

### **Purchase Certificate of Three-Component Model (TCM)**

#### **Employee Commitment Survey**



Welcome Chin-Chih Wang

HomeAcademicsEmailMy AccountStudent Life

E-mail

Outlook Web Access 收件匣 (Two-Line View)Items 1 to 9 of 9

Folders

From

Subject

Received

sales@spss.com

Tue 4/25/2006 2:2...

Thank you for your purchase, email confirmation...

sales@spss.com

Sun 4/23/2006 4:3...

Thank you for your purchase, email confirmation...

Charles W. Mueller

Tue 2/28/2006 2:2...

RE: Turnover Questionnaire permission

Charles W. Mueller

Tue 2/28/2006 1:4...

Re: Turnover Questionnaire permission

Jim Price

Sat 2/25/2006 9:4...

Re: Need your help

Jim Price

Fri 2/24/2006 9:06...

Re: Turnover Questionnaire permission

Paul Spector (PSY)

Fri 2/24/2006 7:05...

Re: JSS permission

support@flintbox.com

Fri 2/24/2006 12:5...

Flintbox - License Agreement for Student Licens...

support@flintbox.com

Fri 2/24/2006 12:5...

Flintbox - Payment Successful

Flintbox - Payment Successful

support@flintbox.com [support@flintbox.com]

To: Chin-Chih Wang

Cc: support@flintbox.com

Thank you for your payment of \$31.50

BILLING INFORMATION

Chin-Chih Wang

Lynn University

United States of America

ORDER DETAILS

Project: TCM Employee Commitment Survey - Academic Package

Product: Student License for Use of the Survey in a Single Student Research Project (Academic Users Guide - Dec 2004.pdf)

Quantity: 1

Invoice #: UWO5997493

Order Date: 23 February 2006 21:56 PST

Tax calculated for Florida Net Amount: \$31.50 Total Amount:

收件匣

行事曆

連絡人

工作

Public Folders

Rules

From: support@flintbox.com Sent: Fri 2/24/2006  
[support@flintbox.com] 12:56 AM  
To: Chin-Chih Wang  
Cc: support@flintbox.com  
Subject: Flintbox - Payment Successful  
Attachments:

Thank you for your payment of \$31.50

BILLING INFORMATION

Chin-Chih Wang  
Lynn University  
[REDACTED]  
[REDACTED]  
United States of America  
[REDACTED]

ORDER DETAILS

Project: TCM Employee Commitment Survey - Academic Package  
Product: Student License for Use of the Survey in a Single Student Research Project  
(Academic Users Guide - Dec 2004.pdf)  
Quantity: 1  
Invoice #: UWO5997493  
Order Date: 23 February 2006 21:56 PST

Tax calculated for Florida Net Amount: \$31.50 Total Amount: \$31.50 USD GST number:  
108162587

The credit card transaction record for the purchase amount is shown below:

===== TRANSACTION RECORD =====

UBC Research Enterprises Inc. dba Flintbox  
322 Water St., 3rd Floor  
Vancouver, BC V6B 1B6  
www.flintbox.com

TYPE: Purchase

ACCT: Mastercard \$31.50 USD

CARD NUMBER : [REDACTED]  
TRANS. REF. : [REDACTED]  
CARD HOLDER : CHINCHIH WANG



EXPIRY DATE : 01/07  
DATE/TIME : 23 Feb 06 21:53:27  
REFERENCE # : [REDACTED]  
AUTHOR.# : [REDACTED]

Approved - Thank You 00

---

Sincerely,

Flintbox Customer Support  
Email: [support@flintbox.com](mailto:support@flintbox.com)  
Phone: 604.678.9981  
Website: [www.flintbox.com](http://www.flintbox.com)

## **Appendix J**

### **Permission to Use Three-Component Model (TCM) Employee Commitment Survey**

LYNN UNIVERSITY  
RESOURCES FOR  
CURRENT STUDENTS

Home | Contact

uPortal 2.4.2 - Microsoft Internet Explorer provided by Lynn University

Take Action  
Check my Email  
Submit a Computer Problem  
Check my Grades  
Check Course Schedule  
Reserve a Library Meeting Room  
Contact a Faculty/Student Member

News  
University News  
Achievement & Learning  
Aeronautics  
American College Dublin  
Arts & Sciences  
Athletics  
Business & Management  
Conservatory of Music  
Education & Human Services  
Hospitality Management  
International Communication

Events  
University Events  
Academic Calendar

Search:  Site Map | Site Index | Profiles | Phone Directory

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Home

Search the Web  Search Address  http://my.lynn.edu/tag.446463defd43d338.render.userLayoutRootN... Go Links >>

Y!  Search Web  My Web  Mail  My Yahoo!  Games  Personals >>

LYNN MyLYNN

Welcome Chin-Chih Wang

Home Academics Email My Account Student Life

E-mail

Outlook Web Access 收件匣 (Two-Line View) Items 1 to 5 of 5 Log Off

From	Received
Jim Price	Sat 2/25/2006 9:...
Re: Need your help	
Jim Price	Fri 2/24/2006 9:0...
Re: Turnover Questionnaire permission	
Paul Spector (PSY)	Fri 2/24/2006 7:0...
Re: JSS permission	
support@flintbox.com	Fri 2/24/2006 12:...
Flintbox - License Agreement for Student Li...	
support@flintbox.c...	Fri 2/24/2006 1...
Flintbox - Payment Successful	

Flintbox - License Agreement for Student License ...  
support@flintbox.com [support@flintbox.com]  
You forwarded this message on 2/24/2006 9:00 PM.  
To: Chin-Chih Wang  
Cc: [Redacted]  
Licensee: Chin-Chih Wang  
Lynn University  
[Redacted]

https://pop.student.lynn.edu/exchange/CWang/%E6%94%B6%E4%B8%B6%E5%8C%A3/Flintbox%20-%20License%20Agre... Internet

Start Current Student Resour... uPortal 2.4.2 - Micros... 3:58 PM

From: support@flintbox.com Sent: Fri 2/24/2006  
[support@flintbox.com] 12:56 AM  
To: Chin-Chih Wang  
Cc:  
Subject: Flintbox - License Agreement for Student License for Use of the Survey in  
a Single Student Research Project (Academic Users Guide - Dec 2004.pdf)  
Attachments:

Licensee: Chin-Chih Wang  
Lynn University



Project: TCM Employee Commitment Survey - Academic Package - Student License  
for Use of the Survey in a Single Student Research Project (Academic Users  
Guide - Dec 2004.pdf)  
Date: 23 February 2006 21:56 PST

TCM Employee Commitment License - Student Use

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9. GOVERNMENT END USERS: US Government end users are not authorized to use the Questionnaire under this Agreement.

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(i) YOU consent to the use of the English language in this Agreement.

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If you have any questions or comments, please contact us.

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Flintbox Customer Support  
Email: [support@flintbox.com](mailto:support@flintbox.com)  
Phone: 604.678.9981  
Website: [www.flintbox.com](http://www.flintbox.com)



## **Appendix K**

### **Permission to Use Turnover Questionnaire**

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# RESOURCES FOR CURRENT STUDENTS

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Take Action  
Check my Email  
Submit a Computer Problem  
Check my Grades  
Check Course Schedule  
Reserve a Library Meeting Room  
Contact a Faculty/Staff Member

News  
University News  
Achievement & Learning  
Aeronautics  
American College Dublin  
Arts & Sciences  
Athletics  
Business & Management  
Conservatory of Music  
Education & Human Services  
Hospitality Management  
International Communication  
Events  
University Events  
Academic Calendar  
LynnIPM

uPortal 2.4.2 - Microsoft Internet Explorer provided by Lynn University

File Edit View Favorites Tools Help

Address [http://my.lynn.edu/tag.3dd3ad9af444b24a.render.userLayoutRootNode.uP?uP\\_sparam=focusedTabID&focusedTabID=43&uP\\_spay](http://my.lynn.edu/tag.3dd3ad9af444b24a.render.userLayoutRootNode.uP?uP_sparam=focusedTabID&focusedTabID=43&uP_spay) Go Links

Google  Search  0 blocked  Check  AutoLink  AutoF#  Options

MyLYNN

Welcome Chin-Chih Wang

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E-mail

Outlook Web Access 收件匣 (Two-Line View) Items 1 to 7 of 7

Folders	From	Subject	Received
	Charles W. Mueller	RE: Turnover Questionnaire permission	Tue 2/28/2006 2:12...
	Charles W. Mueller	Re: Turnover Questionnaire permission	Tue 2/28/2006 1:14...
	Jim Price	Re: Need your help	Sat 2/25/2006 9:14...
	Jim Price	Re: Turnover Questionnaire permission	Fri 2/24/2006 9:06...
	Paul Spector (PSY)	Re: JSS permission	Fri 2/24/2006 7:05...
	support@flintbox.com		Fri 2/24/2006 12:5...

**Re: Turnover Questionnaire permission**  
Charles W. Mueller [charles-  
[REDACTED]]  
You replied on 2/28/2006 2:10 PM.  
To: Chin-Chih Wang  
Cc: [REDACTED]  
Chin-Chih Wang has permission to use the turnover questionnaire in his

<https://pop.student.lynn.edu/exchange/CWang/%E6%94%B6%E4%B8%B6%E5%8C%A3/Re:%20Turnover%20Questi> Internet

■ [Study Abroad](#) ■ [2005-2006 Campus Security and Safety Guidelines](#)

From: Charles W. Mueller Sent: Tue 2/28/2006  
[REDACTED] 1:47 PM  
To: Chin-Chih Wang  
Cc:  
Subject: Re: Turnover Questionnaire permission  
Attachments:

Chin-Chih Wang has permission to use the turnover questionnaire in his research.

Best of luck with your work.

Charles Mueller

At 12:53 PM 2/28/2006 -0500, you wrote:

>Chin-Chih Wang

Charles W. Mueller  
Department of Sociology  
W140 Seashore Hall  
University of Iowa  
Iowa City, IA 52242  
[REDACTED]  
[REDACTED]

661B14 T5532  
03/12/07 39800 SELF

Fit Group